



Utah Counties Insurance Pool  
Serving Counties Since 1992

# AGENDA

## BOARD OF TRUSTEES MEETING

April 27, 2005, 6:30 p.m.  
Comfort Suites Conference Room  
1239 South Main Street, St. George, UT

---

9:00	Flood Area Tour Washington County Administration Building, 197 East Tabernacle, St. George	Jim Eardley
11:00	Lunch Painted Pony, 2 West St. George Blvd., St. George	
12:30	Golf - <i>Sponsored by UBS Financial Services</i> Sunbrook The Pointe, 2240 Sunbrook Drive, St. George	
6:30	Dinner Comfort Suites Conference Room, 1239 South Main, St. George	
	Reconvene From April 19 Meeting	Dan McConkie
	Review of Board Members Absent	Dan McConkie
	Approval of April 19 Minutes	Dan McConkie

---

## ITEM INFORMATION

1	UBS Financial Services Presentation	Chad Andrew & Jon Potter
2	Building Committee Report	Kent Sundberg
3	Benefits Pool Planning Committee Report	Steve Baker
4	Loss Control Manager's Report	Mark Brady
5	Chief Executive Officer's Report	Lester Nixon

---

## ACTION

6	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Dan McConkie
7	Action on Litigation Matters	Kent Sundberg
8	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	
9	Ratification & Approval of Payments/Credit Card Transactions	Gene Roundy

---

Other Business

Next Meeting will be following the Board Retreat, June 2-3, Red Cliffs Lodge, Moab

Adjourn

---





Utah Counties Insurance Pool  
*Serving Counties Since 1992*

BOARD OF TRUSTEES MEETING  
M I N U T E S

April 27, 2005, 6:30 p.m.  
Comfort Suites, St. George, UT

BOARD MEMBERS PRESENT

Dan McConkie, *President*, Davis County Commissioner  
Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner  
Ken Bischoff, Weber County Commissioner  
Jim Eardley, Washington County Commissioner  
Steve Baker, Davis County Personnel Director  
Kay Blackwell, Piute County Commissioner  
Jerry Grover, Utah County Commissioner  
Ira Hatch, Emery County Commissioner  
Ed Phillips, Millard County Sheriff  
Kent Sundberg, Utah County Deputy Attorney  
Steve Wall, Sevier County Clerk-Auditor

BOARD MEMBERS ABSENT

Lynn Lemon, *Vice President*, Cache County Executive

OTHERS PRESENT

Lester Nixon, Chief Executive Officer  
Mark Brady, Loss Control Manager  
Sonya White, Executive Assistant  
Chad Andrew, Senior VP-Investments, UBS Financial Services  
Chris Andrew, Financial Advisor, UBS Financial Services  
Jon Potter, Senior VP-Investments, UBS Financial Services

Call to Order

Dan McConkie reconvened the meeting of the Utah Counties Insurance Pool Board of Trustees from its April 19, 2005 meeting to April 27, 2005 at 6:30 p.m.

UBS Financial Services Presentation

Lester Nixon introduced Chad Andrew, Chris Andrew and Jon Potter and thanked them for sponsoring an afternoon of golf for the Board and staff. Chris and Jon explained that UBS, formerly Paine Webber, is one of the world's largest wealth managers and a leading investment banking and securities business. A packet was provided to each Trustee that included the Capabilities of UBS, a Corporate Profile, Investment Team Mission Statement, Investment Philosophy, a Core Tactical Model and presentation on How UBS Can Help You Pursue Your Investment Goals (see attachment #1). As the largest writer of municipal bonds, UBS offers their clients a greater return at a lower rate. UBS has the ability to buy cheaper at a greater spread due to their high credit rating and proactive approach. The Core Tactical Model shows the goal of getting the highest yield possible at the lowest risk (1 to 1½ points better than all other investors). UBS shows the yield curve close to flat because they find no added value in purchasing 30 year bonds; most laddered portfolios by UBS are five to seven years. UBS has the largest inventory available and best bond platform. In the past, it was favorable to invest in corporate debt. The Public Treasurer's Investment Fund (PTIF) invests mostly in corporate debt currently yielding 2.7%; but by proactively managing an account, UBS can earn 3.3%. The Board thanked Chad, Chris and Jon and excused them from the meeting.





Jerry Grover asked if this presentation by UBS meant that the Board may consider going out to bid for its financial advisor. Lester recommended that the Board consider maintaining \$1.5 million in PTIF and allow UBS to invest up to \$3 million (\$1 million in seven day notes) and see how their portfolio compares to Wachovia in the next six months.

#### Set Date and Time for Closed Meeting

Kent Sundberg made a motion to set the date and time of a closed meeting to discuss the character, professional competence, physical/mental health of an individual for April 27, 2005 at 7:30 p.m. Ira Hatch seconded the motion, which passed unanimously.

Ken Bischoff made a motion to conclude the closed meeting to discuss the character, professional competence, physical/mental health of an individual on April 27, 2005 at 7:45 p.m. Ira Hatch seconded the motion, which passed unanimously.

Kent Sundberg made a motion to invest a share of the Pool's monies held in the Public Treasurer's Investment Fund (PTIF) and any monies called through Wachovia with UBS Financial Services; the percentage being at the discretion of Lester Nixon and staff. Steve Wall seconded the motion, which passed unanimously. Lester Nixon will incorporate this decision into the Investment Policy for the Audit Committee's review and recommendation to the Board.

Jerry Grover made a motion to hire the current temporary employee as a 32 hour full-time employee for the Utah Counties Insurance Pool. Gene Roundy seconded the motion, which passed unanimously.

#### Review of Board Members Absent

Lynn Lemon requested to be excused from this meeting due to his conflicting commitments in Cache County. Steve Baker made a motion to excuse Lynn Lemon from this meeting. Ira Hatch seconded the motion, which passed unanimously.

#### Approval of December Minutes

The minutes of the Board of Trustees meeting held April 19, 2005 were previously sent to the Board Members for review. Kent Sundberg requested that the last sentence under **Actuarial Report** on page two be corrected to read: *Lisa said that the Pool would now be at a one-to-one premium-to-surplus loss ratio whereas the industry is typically at a three-to-one* and mid-paragraph under the **Audit Report** on page two corrected to read: *Assets ~~held close to the 2003 audit~~ were \$5,000 higher in 2004 than in 2003.* Steve Wall made a motion to approve the April 19 meeting minutes as corrected. Gene Roundy seconded the motion, which passed unanimously.

#### Building Committee Report

On March 31 the Committee met telephonically with Jack Robertson of Prescott Muir Architects to review an initial construction budget for the basement improvement remodel of the building. The Committee met again telephonically on April 13 to review the concerns to be worked out with UAC (see attachment #2). Kent explained that the Committee tried to schedule a meeting with the UAC Executive Committee but since they were unable to meet, the written concerns were given to Camille Cain, UAC President. Dan McConkie said that Camille led a positive discussion regarding the building issues during the UAC Board meeting on April 20 and the unanimous posture was to meet with the Pool. The items to be addressed, Kent continued, are: equity, defeasance of the bonds, condominium conversion, details of the mortgage and the build out. In talking with Zions Public Finance, UCIP may be able to avoid a penalty in retiring the bonds early by putting the monies into escrow. Costs should be shared for the condominium work and an appraisal should be conducted since the equity numbers are estimates. Lester Nixon reported that he spoke to Camille earlier this week and was told that the UAC Board will not be meeting until June 17 so Camille will try to have a report ready for Lester to present to the UCIP Board on June 3. Dan said that UCIP staff needs to be in the same building since the same clients are being served. Kent noted that UCIP is giving UAC a concession by moving to the basement.



### Benefits Pool Planning Committee Report

Steve Baker reported that the Benefits Pool Planning Committee met telephonically with Ann Thomas and Lawrence Wiscombe of Marsh who explained that they received an overwhelming response to the surveys. Authorization letters have been sent to the providers for experience information and the Committee is scheduled to meet again with Marsh for an update on May 10.

### Loss Control Manager's Report

Mark Brady reported that the April 7 Planning and Zoning Conference went very well with 55 people in attendance; up 25 from last year. Great information was provided by experienced presenters. The Insurance Coordinators Workshop, held April 19 at the Pool's offices, received an overwhelmingly positive response. \$155,000 was returned to members for Risk Management Program compliance. Mark attended the AGRIP Spring Conference in March and from that is reviewing a sample Best Practices Personnel Handbook that may be of use to small counties in their personnel management.

### Chief Executive Officer's Report

Lester Nixon reported that he has spoken several times to the county sheriffs regarding accreditation. Ohio CORSA (County Risk Sharing Authority) has entered into an arrangement that might be beneficial for the Pool to use as a pattern for those counties interested in the Commission on Accreditation for Law Enforcement Agencies (CALEA). Because there is correlation between severity and frequency of claims decreasing for accredited departments, the Pool may want to pay the initial fee of \$5,000 and any future re-accreditation fees. There is some interest here in Utah so CORSA is willing to meet with Members of the Board and staff that are attending PRIMA in June. CALEA is the legacy program but other modified variations have emerged. CALEA is a two year process that results in a more professional attitude within law enforcement departments. Ed Phillips said that the Utah Chiefs of Police have decided against the CALEA program and are looking at a highbred program. Ed estimates there are eight to ten counties willing to commit to the process. Lester will conduct further research and report to the Board in August.

Dates for upcoming meetings are: June 2-3 Board Retreat in Moab, June 6-8 PRIMA in Milwaukee, September 21-23 AGRIP in Lake Tahoe and November 14-16 AGRIP in San Antonio.

Committee meetings were held: April 18 Audit and April 25 Litigation Management. Committee meetings will be held: April 28 Bylaws and May 10 Benefits.

Pool staff was present throughout the Utah Association of Counties Management Conference April 20-22 and had many positive contacts with members. Lester and a representative from Marsh gave a fraud presentation to the county treasurers on April 21.

Lester reviewed with the Board the workers' comp claims report as of 3/31/05 for this year and all years (see attachment #3). The loss ratio for all years is at 22.52%. This year the pool is at 6.8% with six more county members; a good start for the year. Steve Baker and Jerry Grover would like the Board to review individual claim detail on claims that are classified as preventable so that the Board has some management and oversight. Mark Brady said that in the Risk Management Program the counties are asked to conduct evaluations on preventable injuries. If the Pool sees a pattern developing then Mark and Brody Parker will work with the county. Lester said that workers' comp is following the same premises as the multiline pool in that Patsy Clarke has \$10,000 authority, up to \$25,000 is approved by Lester and any claim amount above that would be brought to the Board.

Lester reviewed with the Board the multiline claims report as of 3/31/05 for this year and all years (see attachment #4). This year the Pool has experienced two major losses; one in Box Elder County and one in Tooele County. Box Elder County's loss ratio is at 379.66 % but does not reflect credit from the reinsurer. Tooele County's loss ratio is at 172.43%. The calculated loss ratio for all year's premium to total incurred losses is at 47% for the Pool. Weber County has the highest loss ratio at 91%, Carbon County is second at 77% and Daggett is third at 71%.

Lester reported that Marsh is on schedule with the time line for the Benefits Pool. Compilation of data and experience will be complete by May 6. Underwriting, evaluation, plan design and options will be the next process for a delivery date of June 1.



Lester provided the Board with copies of the month ending March financial statements for quarterly review by the Board (see attachment #5). Sonya White is preparing the monthly financial statements on a cash basis. The Balance Sheet (page 1) shows a comparison of the Assets and Liabilities for the current year and the previous year. Total Assets and Liabilities are at \$12,162,796 for 2005, up \$394,254 from last year. The Multiline Budget to Actual Comparison (page 2), the Workers' Compensation Budget to Actual Comparison (page 3) and the Administration Budget to Actual Comparison are all on line with the year 25% complete. The Notes to Basic Financial Statements (pages 5-7) are similar to what is listed on the annual report. Page 7 shows the total investments at \$7 million through Wachovia.

Articles of interest for the Board (see attachment #6) are *The Growing Threat of Cyber-Extortion*, companies paying off internet extortionists; *RIMS Survey Signals End to Soft Market for Rates*, flat one percent decrease in reinsurance; *Lexis Security Breach May Set Record*, 30,000 records stolen from their database; *Segal Lowers Projection of Rx Price Inflation*, increase of 70% in pharmaceutical cost estimated for Utah; *Doing Business a New Way*, large brokers no longer accepting contingent commissions so they will have to find other ways to charge their fees; and *Terrorist Seeking Damages From Prison*, for injuries suffered from exposure to secondhand smoke.

#### Set Date and Time for Closed Meeting

Ken Bischoff made a motion to set the date and time of a closed meeting to discuss the character, professional competence, physical/mental health of an individual for April 27, 2005 at 8:50 p.m. Ira Hatch seconded the motion, which passed unanimously.

Steve Baker made a motion to conclude the closed meeting to discuss the character, professional competence, physical/mental health of an individual on April 27, 2005 at 9:00 p.m. Ken Bischoff seconded the motion, which passed unanimously.

Kay Blackwell made a motion to approve the personnel recommendation. Ed Phillips seconded the motion, which passed unanimously.

#### Set Date and Time for Closed Meeting

Jim Eardley made a motion to set the date and time for a closed meeting to discuss pending or reasonably imminent litigation for April 27, 2005 at 9:05 p.m. Gene Roundy seconded the motion, which passed unanimously.

Gene Roundy made a motion to conclude the closed meeting to discuss pending or reasonably imminent litigation on April 27, 2005 at 9:10 p.m. Kay Blackwell seconded the motion, which passed unanimously.

#### Action on Litigation Matters

Kent Sundberg made a motion authorizing settlement authority up to an amount of \$190,000 in the matter of T00-000016-2005. Jerry Grover seconded the motion, which passed unanimously.

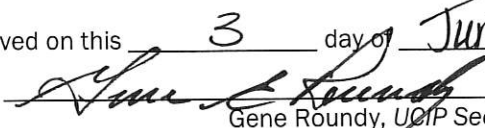
Kent Sundberg made a motion authorizing settlement authority up to an amount of \$33,000 in the matter of DUC-000023-2005. Ken Bischoff seconded the motion, which passed unanimously.

#### Ratification and Approval of Payments and Credit Card Transactions

Gene Roundy reviewed the payments made, payments to be made (see attachment #7) and credit card transactions with the Board. Gene Roundy made a motion to approve the payments made, payments to be made and credit card transactions. Jim Eardley seconded the motion, which passed unanimously.

#### Other Business

The next meeting of the Board of Trustees is scheduled for June 3 at 1:00 p.m. in Moab. Ken Bischoff made a motion to adjourn this meeting. Ira Hatch seconded the motion, which passed unanimously.

Approved on this 3 day of June 2005  
  
Gene Roundy, UCIP Secretary-Treasurer





**UBS Financial Services Inc.**

170 South Main Street, Suite 625  
Salt Lake City, UT 84101  
801-524-8840  
800-521-8840  
801-524-1874 FAX

[www.ubs.com/financialservicesinc](http://www.ubs.com/financialservicesinc)

## Andrew, Potter, Handy, Andrew Investment Team

### Mission Statement

Andrew, Potter, Handy, Andrew Investment Team of UBS Financial Services Inc. is dedicated to building and preserving wealth for our clients. Our team is committed to achieving clients' financial goals by understanding their needs, offering quality investment advice and providing unparalleled service. Our clients' investment objectives and financial needs govern all portfolio decisions. We take pride in our commitment to building successful and lasting relationships and delivering excellent value.

### Investment Philosophy

Our investment philosophy is centered on the needs of our clients. We employ a wide variety of financial strategies to achieve these objectives. Our emphasis is on tailoring a plan to fit our clients' goals, assets, experience, and risk tolerance.

### Consultative Process

#### *Step 1: Define investment needs and goals*

We determine our clients' financial objectives, timeframe and return expectations, encompassing:

- Risk Tolerance
- Cash Needs or Spending Policies
- Debt and Liabilities
- Taxable Status
- Retirement Planning
- College Funding
- Estate Planning Strategies
- Other Financial Goals

#### *Step 2: Develop a plan to work toward these financial goals and needs*

We help design an investment plan, taking into consideration the information gathered in step one.

#### *Step 3: Implement this asset allocation strategy*

We select appropriate investments and services to pursue our clients' financial goals.

#### *Step 4: Monitor the plan, relative to client objectives*

We monitor our clients investment plans relative to the market and their objectives. We will meet on a regular basis to discuss investment performance, determine if needs have changed and if any adjustments are needed.



## **About the Team**

### **Chad Andrew**

#### **Senior Vice President-Investments Office Syndicate Coordinator**

With more than eleven years of experience in the financial services industry, Chad brings to his clients a unique blend of professional investment counsel and personal service. His experience and preparation enable him to offer comprehensive financial and investment planning that addresses clients' needs, goals and objectives. His areas of specialty include retirement planning, wealth management, corporate cash accounts, 401(k)s, IRAs, insurance, and stocks and bonds.

Chad received his Bachelor's degree in accounting from the University of Utah. An active member in his community, Chad is involved with the South Davis Fire District, as well as his local church. When away from the office, he enjoys spending time with his wife and two children, playing basketball and golf, motor cycling and listening to music.

### **Jon Potter**

#### **Senior Vice President-Investments Office Syndicate Coordinator**

Dedicated to helping his clients achieve their financial goals, Jon is well accomplished in the financial services industry. He assists clients in developing clear investment objectives and goals and has the financial experience to handle all investment styles. Jon specializes in cash management, options, stocks, bonds and IPOs.

Jon received his Bachelor's degree from Utah State University. A native of Logan, Utah, Jon and his wife, Ashley, currently live in the Salt Lake City area with their three children. Jon is a dedicated member of his local church and, in his spare time, he enjoys boating, basketball, running, playing golf and camping in the mountains.

### **Chris Andrew**

#### **Financial Advisor**

Chris strives to put clients and their financial goals first. He takes a personalized approach to advising so that he can fully understand his clients' financial needs and objectives. He began his career in the financial services industry seven years ago and came to UBS in 1999. He specializes in corporate retirement plans, 401(k)s, profit sharing, pensions, cash management and wealth management.

Chris graduated from Weber State University, where he received his Bachelor's degree in Marketing and Sales. A Utah native, Chris lives with his wife and their two children. Chris is an active member of his local church and the South Davis Fire District. In addition to his work with the Firm, Chris enjoys spending time with his family, participating sports and playing the guitar.

### **Larry Handy**

#### **Financial Advisor Branch Insurance Specialist**

For over 21 years, Larry has worked closely with his clients to understand their financial goals and vision for the future. His one-on-one approach to investing ensures that each client is comfortable with the investment strategy, and through ongoing reviews, he keeps his clients informed of any changes within the portfolio or market. Larry's areas of specialty include retirement planning, IRA rollovers, insurance and wealth management.

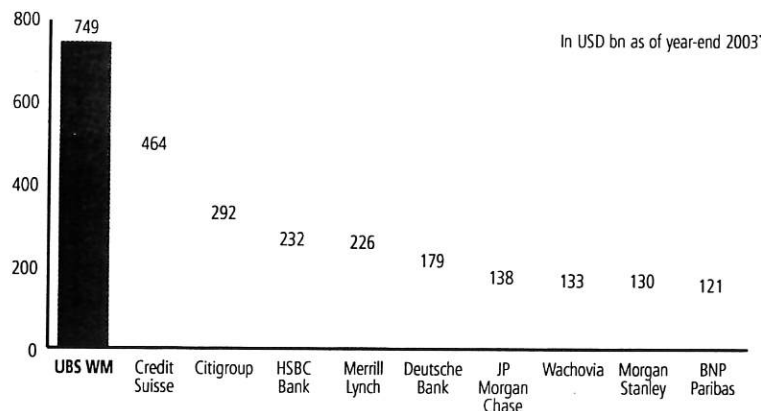
Larry earned his Bachelor's degree in Finance from the University of Utah. He serves on the Board of Directors for the Voices for Utah Children and the First Chance Foundation. He also works with several nonprofit groups, helping them with membership drives and fundraising. In addition to his charitable work, Larry enjoys playing golf and tennis, and researching genealogy.



UBS Financial Services Inc.

# Corporate Profile

UBS, our parent company, is one of the world's largest wealth managers and a leading global investment banking and securities business.



\*Source: *Wealth Partnership Review*, April 2004. The survey is based on invested assets at private banks and fee-based assets at U.S. brokerage houses. UBS Wealth Management includes Wealth Management USA (UBS Financial Services Inc.) fee-based invested assets.

## Strong Credit Rating

We have an excellent credit rating among financial service institutions from Standard & Poor's.

AAA	AA+	AA
Rabobank Nederland	UBS AG	Banco Popular Español Bank of Scotland Barclays Bank  Dexia Bank Belgique Halifax Lloyds TSB Bank BNP Paribas State Street Bank
AA-	A+	A
ABN Amro Bank of New York  National Australia Bank Citigroup Deutsche Bank HSBC Bank Royal Bank of Scotland Wells Fargo Bank	Bank of America Bank of Ireland Banco Santander Central Hispano Credit Suisse Goldman Sachs  J.P. Morgan Chase Merrill Lynch Morgan Stanley U.S. Bancorp Wachovia Bank	Allied Irish Banks Banco de Sabadell Bear Stearns Dresdner Bank Lehman Brothers Swedbank

Source: Standard & Poor's long-term credit rating as of January 3, 2005 (subject to change).

## Recognized Strength

UBS has garnered numerous industry awards, demonstrating our continuing commitment to excellence.

We have received top rankings in these areas:

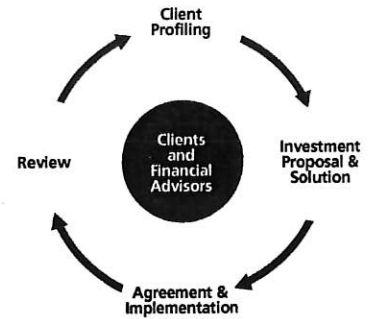
- 1 World's Largest Wealth Manager**  
Source: Scorpio Partnership, December 2004  
• UBS manages \$1.9 trillion of client assets worldwide as of December 31, 2004
- 1 Best Global Private Bank**  
**Best Private Bank for High Net Worth (\$1mm – \$30mm)**  
**Best Provider of Portfolio Management: Equities**  
**Best Provider of Portfolio Management: Fixed Income**  
**Best Provider of Hedge Fund Investments**  
**Best Provider of Private Equity Investment**  
Source: *Euromoney*, January 2005
- 1 Top Municipal Securities Underwriter for 2004**  
Source: *Bloomberg News*, January 5, 2005
- 1 High-Net-Worth Leader of the Year**  
For services provided by UBS's new Private Wealth Management Group  
Source: *Private Asset Management*, an *Institutional Investor* newsletter, September 2004
- 1 Ranked #1 in Research by Institutional Investor**  
• #1 Global Research Team  
• #1 All-Europe Research Team  
• #1 Latin American Research Team  
• #1 All-Asia Research Team  
• #1 Emerging-EMEA (Europe, Mideast, Africa) Research Team  
Source: *Institutional Investor*, 2004
- 1 Top Multi-Manager of Hedge Fund of Funds Firm**  
Source: *Institutional Investor*, 2004
- 1 UBS Online Services Cited**  
• Ranked #1 for ease of use and customer confidence  
Source: *GomezPro Scorecards*, 2004

## The UBS Consultative Process

Our consultative process helps us provide customized strategies based on your individual investment objectives. Using this process, we can:

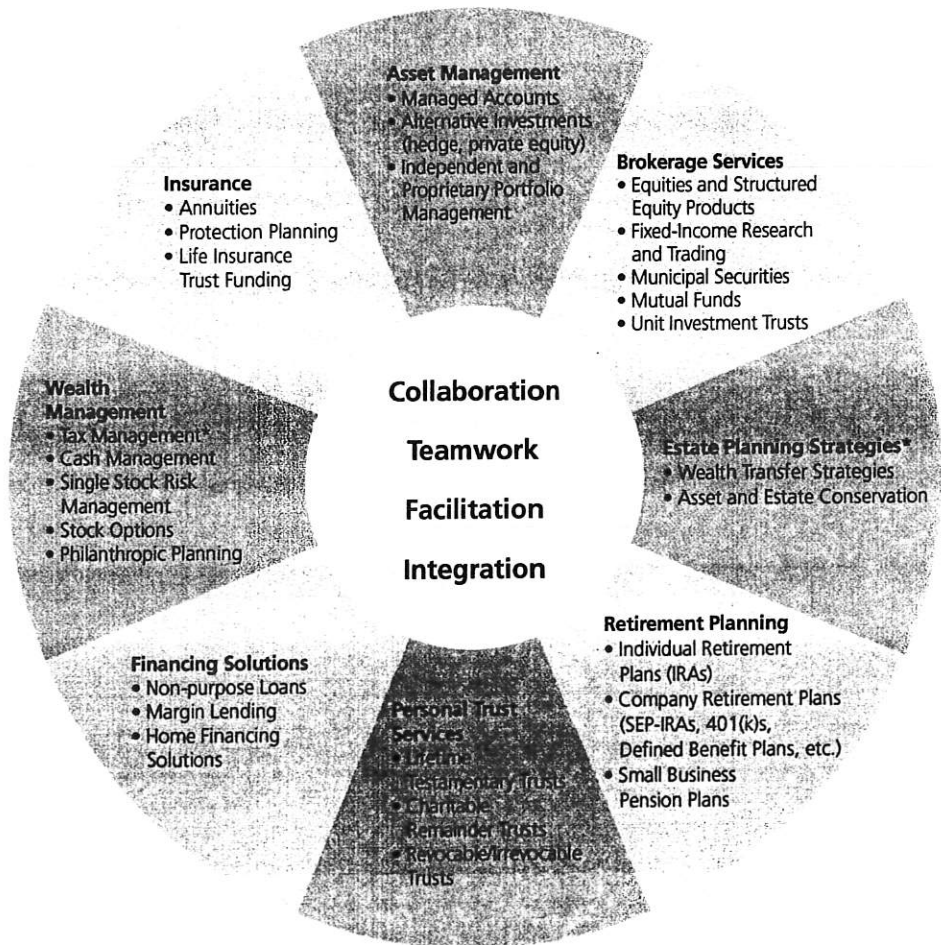
- Identify your financial needs, goals, sensitivity to risk and investment time horizon.

- Help implement a plan that encompasses a variety of strategies to accumulate, preserve and transfer wealth.
- Conduct regular portfolio reviews to make sure the plan remains on track to help you pursue your long-term goals.



## Complex Needs Provide Wealth Management Planning Opportunities

We believe that total wealth management begins with the collaborative relationship between you and your Financial Advisor. In working closely with you to fully understand your particular situation, your Financial Advisor can also provide access to the extensive global resources of one of the world's largest wealth management firms. This gives you the benefit of a wide variety of products and services targeted specifically to your unique needs and goals.



UBS Financial Services Inc.  
www.ubs.com  
041008-1632

UBS Financial Services Inc. is a subsidiary of UBS AG.

\* Neither UBS Financial Services Inc. nor its employees provide tax or legal advice. Please consult with your tax and legal advisors regarding your specific situation.

The ranking information contained in this material is obtained from sources we believe to be reliable. However, UBS Financial Services Inc. has not verified its accuracy or completeness. This information is provided for informational purposes only and should not be considered as a solicitation for the purchase or sale of any securities.

# Portfolio Strategy Group

April 14, 2005

Confidential





## Core Tactical Model



**Please read the information presented on the following six pages carefully. Contact your Financial Advisor with any questions.**

Allocating investments over different types of financial instruments may be the way to optimize the relationship between portfolio risk and potential returns. A portfolio consisting of non-correlated assets (i.e. assets whose values do not move in the same direction at the same time) can be constructed such that the positively returning assets can help offset those with a negative performance during any market cycle. Because the economic environment changes constantly, it is recommended that you hold various types of investments.

UBS Financial Services Inc. provides strategy and research-based portfolio solutions that can be used in combination to achieve diversification at risk/reward levels that meet individual needs. In addition to the Taxable bond model discussed here, solutions are also available for equity securities and municipal bonds, as well as several managed solutions that can be matched to particular investment styles or needs.

### **Methodology behind the model (Minimum recommended investment is \$500,000)**

The following bond model is based on UBS Financial Services Inc.'s Fixed Income Portfolio Strategist Model, a proprietary total return oriented model that is comprised of four taxable bond types: U.S. Treasury, government sponsored agency, corporate and mortgage securities. At the time the securities are selected for the model, the individual corporate securities in the model must carry a rating of BBB or higher by both Moody's and Standard and Poor's credit rating agencies. UBS Financial Services' Corporate Credit Research is used for corporate security selection. On occasion, a Certificate of Deposit (CD) may be substituted for a corporate bond allocation.

UBS Financial Services Inc.'s Corporate Credit Research is available. Ask your Financial Advisor for details.

Ryan Labs is an independent research corporation that specializes in the fields of index design, index fund management and index by-products for the fixed income markets. The Fixed Income Strategy Group incorporates the Ryan Labs Index in its research as a benchmark in order to quantify and measure its duration, yield curve and sector recommendations.

This model is presented to you as a recommendation for the taxable fixed income portion of your asset allocation strategy. The asset allocation strategy was based on investor profile answers that you have provided to your Financial Advisor or that appear in your account opening documents.

This model is not a collective investment vehicle and is not actively managed. Although the securities in the model and the sector allocations of the model will be updated and changed periodically, you will not be informed of any such changes.

# INVESTMENT PORTFOLIO ANALYSIS

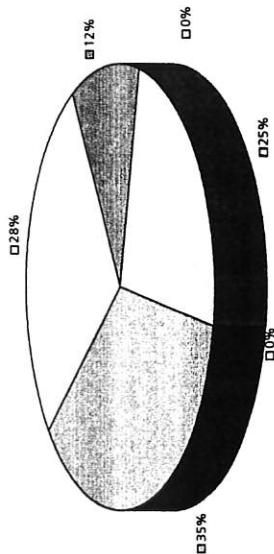
Evaluation Date: 04/14/05

Core Tactical Model

## FIXED INCOME SUMMARY

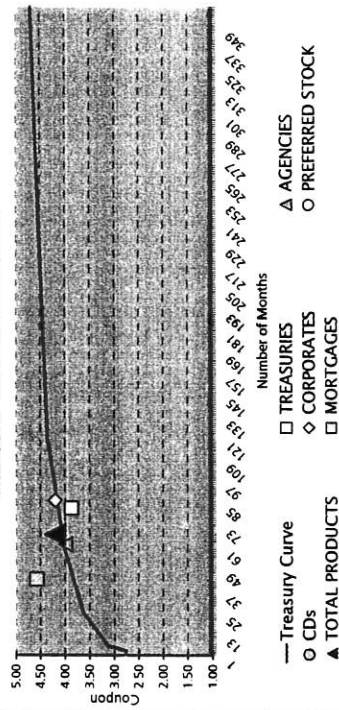
Product Sector	Par value	Coupon	Current Yield	Yield to Maturity <sup>4</sup>	Yield to Call <sup>6</sup>	Modified Duration	Modified Duration to the Call <sup>7</sup>	Average Maturity <sup>2</sup>	Mkt. Value w/ Accrued	% of Total Mkt. Value	Projected Yearly Income <sup>5</sup>	Spread to Treasury <sup>1,3</sup>
TREASURIES	\$ 270,000	5.55	5.215%	3.860%	3.860%	5.185	5.185	6.859	\$ 291,274	27.65%	\$ 14,925	(28)
AGENCIES	\$ 115,000	5.14	4.820%	3.990%	3.990%	3.980	3.980	5.130	\$ 123,122	11.69%	\$ 5,838	(3)
CORPORATES	\$ 235,000	6.19	5.662%	4.202%	4.202%	5.247	5.247	7.190	\$ 259,247	24.61%	\$ 14,501	5
<b>TOTAL (w/o MBS)</b>	<b>\$ 620,000</b>	<b>5.72</b>	<b>5.315%</b>	<b>4.016%</b>	<b>4.016%</b>	<b>4.389</b>	<b>4.389</b>	<b>6.671</b>	<b>\$ 673,643</b>	<b>63.94%</b>	<b>\$ 35,264</b>	<b>(10)</b>
MORTGAGES	\$ 380,000	5.55		4.568%		3.045		3.571	\$ 379,931	36.06%	\$ 18,760	75
<b>TOTAL PRODUCTS</b>	<b>\$ 1,000,000</b>	<b>5.66</b>		<b>4.216%</b>		<b>4.282</b>		<b>5.533</b>	<b>\$ 1,053,574</b>	<b>100.00%</b>	<b>\$ 54,024</b>	<b>17</b>

### SECTOR DISTRIBUTION

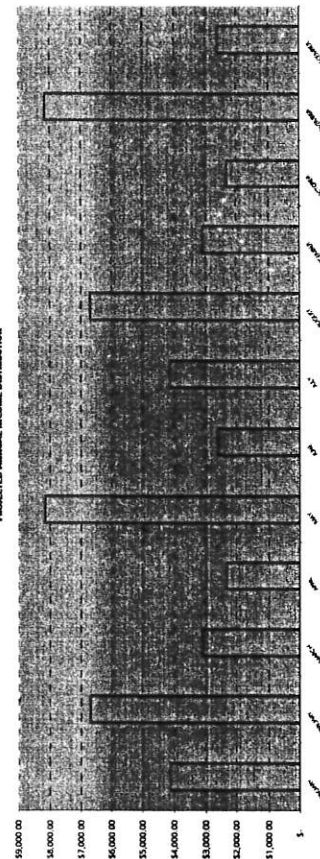


□ TREASURIES □ AGENCIES □ CDs □ CORPORATES □ PFD. STOCK □ MORTGAGES

### TREASURY YIELD CURVE SPREADS



### PROJECTED ANNUAL INCOME DISTRIBUTION



MONTH	MONTHLY INCOME
JANUARY	\$ 4,123.34
FEBRUARY	\$ 6,694.59
MARCH	\$ 3,082.09
APRIL	\$ 2,328.97
MAY	\$ 8,157.09
JUNE	\$ 2,625.84
JULY	\$ 4,123.34
AUGUST	\$ 6,694.59
SEPTEMBER	\$ 3,082.09
OCTOBER	\$ 2,328.97
NOVEMBER	\$ 8,157.09
DECEMBER	\$ 2,625.84
<b>TOTAL</b>	<b>\$ 54,023.88</b>

INVESTMENT PORTFOLIO ANALYSIS  
Core Tactical Model

Evaluation Date: 04/14/05

MBS HOLDINGS DETAIL (by Maturity)

Num.	Sector	Size (\$000's)	S&P Rating	Security Description	Coupon	WAC	WAM	Start Date	Original Term (Yr)	Price	PSA	Factor	Cash Flow Yield	CEY	WAL	Modified Duration	Market Value	% of Sector	% of Total Portfolio
1	Misc	190	Agy	FGM80924 (312825A25)	4.500	4.91700	74	06/01/11	7	101.375	458	0.935085	3.706	3.975	3.020	2.720	180,109	47.54%	17.28%
2	Misc	190	Trv	GNR 01-2 WD (383739H88)	6.500	7.26800	271	08/20/28	30	104.625	350	1.000000	4.976	5.105	4.070	3.340	198,788	52.46%	19.07%
TOTAL		380	MORTGAGES		5.549	6.15045	177		19	103.080	481		4.372	4.568	3.571	3.045	378,896	100.00%	36.35%

Cash Flow Yield	CEY	WAL	Modified Duration	Market Value	% of Sector	% of Total Portfolio
3.706	3.975	3.020	2.720	180,109	47.54%	17.28%
4.976	5.105	4.070	3.340	198,788	52.46%	19.07%
4.372	4.568	3.571	3.045	378,896	100.00%	36.35%



## Core Tactical Model

### Clients investing in this model should consider the following:

- **Investment Objectives:** The model may be suitable for clients whose primary objective is total return. The model is only one component of a balanced investment plan, namely the taxable fixed income portion of your asset allocation strategy. You should understand the risks associated with each taxable fixed income investment prior to investing. An investment in the securities recommended in this model may not be appropriate for clients seeking guaranteed return of principal.
- **Minimum Investment:** If you intend to invest less than the model's investment minimum, the model will not work as designed and your investment objectives may not be met. To determine what alternatives are available, contact your Financial Advisor.
- **Customization:** In order to provide you with the flexibility to customize the model to fit your specific investment needs and restrictions, you can customize the model by substituting securities within the allocations. To obtain a list of appropriate substitutes, contact your Financial Advisor. Substituting unapproved securities or changing sector allocations can cause you to purchase a group of securities whose risk, return, and diversification characteristics differ from the model. You remain free to purchase individual securities, but then you are not purchasing the model.
- **Risk Considerations:** Purchasing the securities in the model carries with it the risks traditionally associated with taxable fixed income securities. The taxable fixed income securities in the model are subject to market risk, credit risk, interest rate sensitivity, and volatility. There can be no assurance that the securities included in this model will appreciate. Also, the securities in the model may suffer an adverse credit event during the period you own them.
- **Holding Period:** We recommend that the securities in this model be held for a minimum of six months. However, you are free to sell the securities at any time. Please consider whether or not such holding period fits your investment needs prior to investing.
- **Purchase:** You may purchase the model in a commission-based retail brokerage account or in a fee-based brokerage account. These accounts have different fee structures and features that you should consider carefully before investing.

### Fixed Income Summary Footnotes:

1. Spreads are based on the benchmark interpolated coupon Treasury Curve as of 4/14/05.
2. Average Maturity represents the weighted average of the final maturity for bonds; average life for fixed MBS/CMO's. MBS/CMO average lives are based on street prepayment estimates. The average maturity of each product sector is a weighted average of each independent sector in the portfolio. Perpetual preferred stocks are assumed to mature 30 years from the portfolio's evaluation date. Yield averages are market price dollar weighted.
3. The "Spread to Treasury" for preferred stocks uses the 10-Year Treasury Note as the benchmark for spread & yield comparison.
4. In the Yield to Maturity column, Stripped Yield is used for preferred stock & CEY is used for mortgage backed securities. All other products use the Yield to Maturity.
5. Projected Annual Income Distribution include Mortgage Backed Securities assumptions for interest cash flow; MBS annual projections are presented as 12 even monthly payments. In addition, if you have bonds that pay at maturity, the projected coupon cash flow will reflect an inflated monthly payment in those maturing months.
7. Modified Duration to the Call is calculated using the stated call date for taxable fixed income securities and the Yield to Worst or the lowest of the Yield to Maturity, Yield to Premium Call, or Yield to Par Call.

## Core Tactical Model



### Fixed Income Holdings Footnotes:

9. The prices listed above are the prices in effect on the evaluation date of the portfolio. Depending on when you invest, these prices may no longer be applicable. Please contact your UBS Financial Advisor to obtain the updated price of the securities recommended prior to investing. The portfolio may also contain Make Whole securities (Make Whole Call: The premium is calculated by using a set spread based on the yield of the then current coupon treasury benchmark).
10. Accrued interest is calculated as of the evaluation date of the portfolio analysis.
11. Pay Cycle: "S" = Semi-Annual Payment, "M" = Monthly Payment, "Q" = Quarterly Payment, "A" = Pay at Maturity
12. The Final Maturity of All Products is a weighted average of each individual security in the portfolio. Perpetual preferred stocks are assumed to mature 30 years from the portfolio's evaluation date.
13. Please see Footnote 4.
15. Yield averages for the portfolio as well as for the individual sectors are dollar weighted using the market price at evaluation date.
16. Please see Footnote 7.

The prices listed on the previous page are the prices in effect on 4/14/05. Depending on when you invest, these prices may no longer be applicable. Please contact your Financial Advisor to obtain the updated price of the securities recommended prior to investing.

### **Special notice to investors located outside the U.S.:**

Investors outside the U.S. are subject to securities and tax regulations within their applicable jurisdiction. This is not a solicitation to buy or offer to sell any security, product or service to any non-U.S. investor, nor shall any such security, product or service be solicited, offered or sold in any jurisdiction where such activity would be contrary to the securities laws or other local laws and regulations or would subject UBS Financial Services Inc. or any of its affiliates to any registration requirement within such jurisdiction.







# Taxable Fixed Income Investing

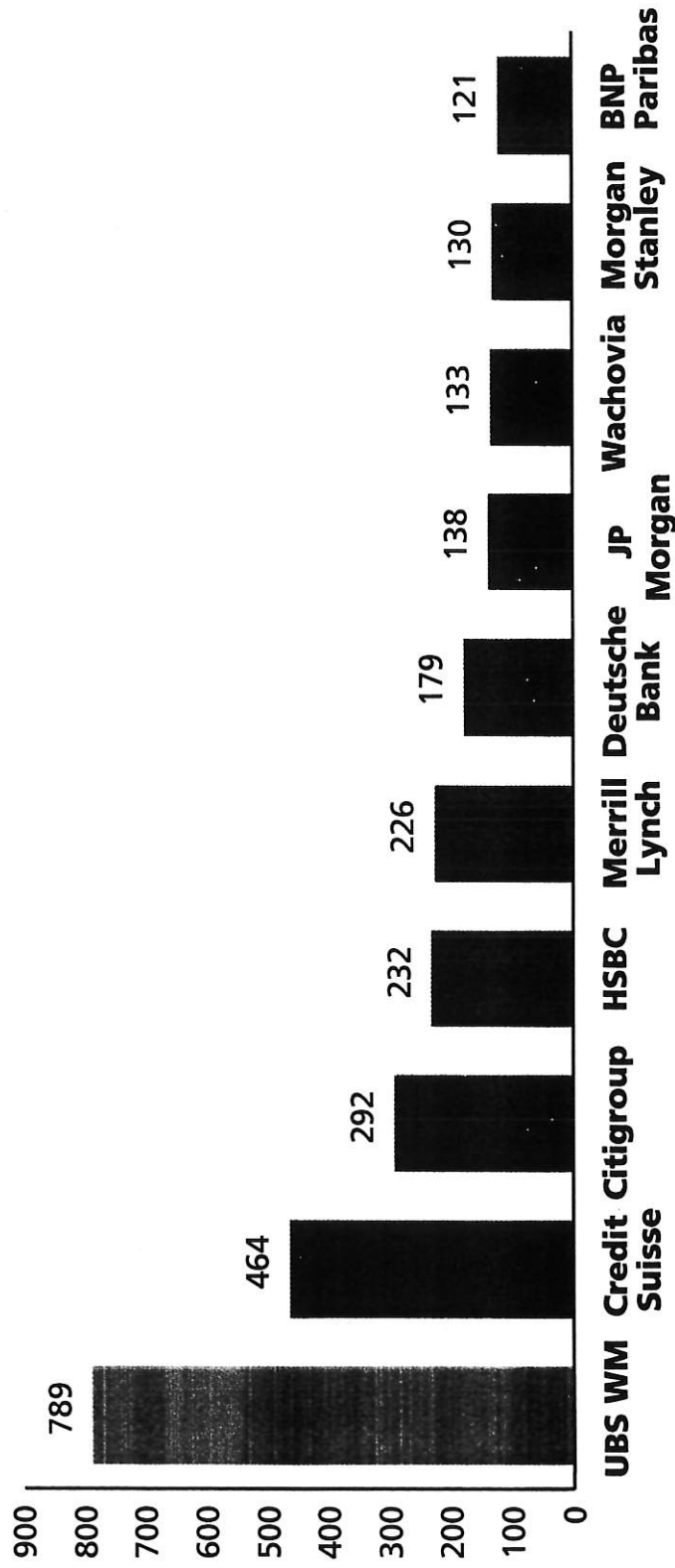
*How Can UBS Financial Services Inc.  
Help You Pursue Your Investment Goals?*

*November 2004*

# UBS AG: World's Largest Private Bank

## ◆ UBS is a global leader in wealth management

In USD billion as of end-2003



Source: Wealth Partnership Review May 2004. The survey is based on invested assets at private banks and fee-based assets at US brokerage houses, UBS WM includes UBS WM USA fee-based invested assets.

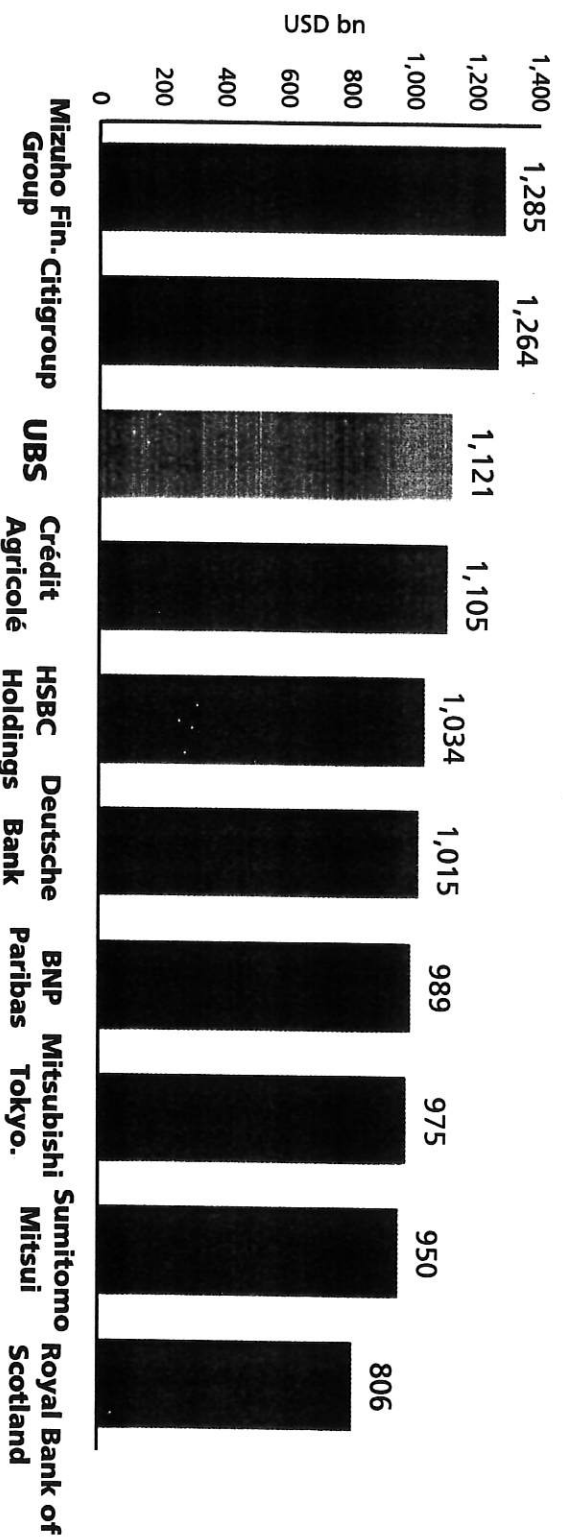


UBS Financial Services Inc.

# Top 10 Largest Banks by Balance Sheet Assets

◆ **UBS is the third largest bank in the world in terms of balance sheet assets**

Balance Sheet Total as of FY 2003



Source: The Banker, July 2004



UBS Financial Services Inc.

# The Power of UBS

- ◆ Among world's leading providers of private banking services
- ◆ Ranked among the world's top banks by market capitalization<sup>1</sup>
- ◆ Among the leading global houses in the investment banking and securities business
- ◆ Excellent credit ratings<sup>2</sup>:
  - AA+: Fitch
  - Aa2: Moody's
  - AA+: Standard & Poor's



UBS Wealth Management	UBS Global Asset Management	UBS Investment Bank	UBS Business Banking
<ul style="list-style-type: none"> <li>◆ Wealth Management International</li> <li>◆ Wealth Management Switzerland</li> </ul> <div> <b>◆ Wealth Management USA*</b> <p>Wealth management services in the U.S. are provided by UBS Financial Services Inc., a registered broker/dealer offering securities, trading, brokerage and related products and services.</p> </div>	<ul style="list-style-type: none"> <li>◆ Institutional Asset Management</li> <li>◆ Mutual Funds</li> <li>◆ O'Connor - Hedge funds, alternative investments</li> <li>◆ Fresco - Exchange traded funds</li> </ul>	<ul style="list-style-type: none"> <li>◆ Equities</li> <li>◆ Fixed Income</li> <li>◆ Interest Rates</li> <li>◆ Foreign Exchange</li> <li>◆ Investment Banking</li> <li>◆ Private Equity</li> </ul> <p>Investment Bank services in the U.S. are provided through UBS Securities LLC, a registered broker/dealer in the U.S.</p>	<ul style="list-style-type: none"> <li>◆ Lending Products for Private &amp; Corporate Clients</li> <li>◆ E-banking</li> <li>◆ Institutional Advisory</li> </ul>

<sup>1</sup> UBS market capitalization of over \$83 billion as of 2Q2004

<sup>2</sup> As of November 4, 2004



# UBS Wealth Management USA

- ◆ \$522 billion of invested assets. \*
- ◆ 360 offices nationwide. \*
- ◆ Network of more than 7,400 Financial Advisors. \*
- ◆ Offers a full spectrum of products and services designed with clients' needs in mind.
- ◆ Clients have access to the capabilities of a global financial services firm and the advice of a trained and trusted Financial Advisor.

\* As of 2Q2004

- ◆ UBS Wealth Management USA leverages the global capabilities of its parent, UBS AG, to deliver customized wealth management services to investors with substantial assets.

UBS

**UBS Wealth  
Management  
USA**

Wealth Management services in the United States are provided by UBS Financial Services Inc., a registered broker/dealer offering securities, trading, brokerage, and related products and services in the U.S.

**UBS Investment  
Bank**

Investment Bank services in the United States are provided through UBS Securities LLC, a registered broker/dealer in the U.S.

**UBS Global  
Asset  
Management**

**UBS Wealth  
Management  
and Business  
Banking**



UBS Financial Services Inc.

# UBS Financial Services Inc.

---

- ◆ Investors seeking personalized solutions to their fixed income portfolio management decisions can benefit from the expertise of UBS Financial Services Inc.'s Taxable Fixed Income Group.

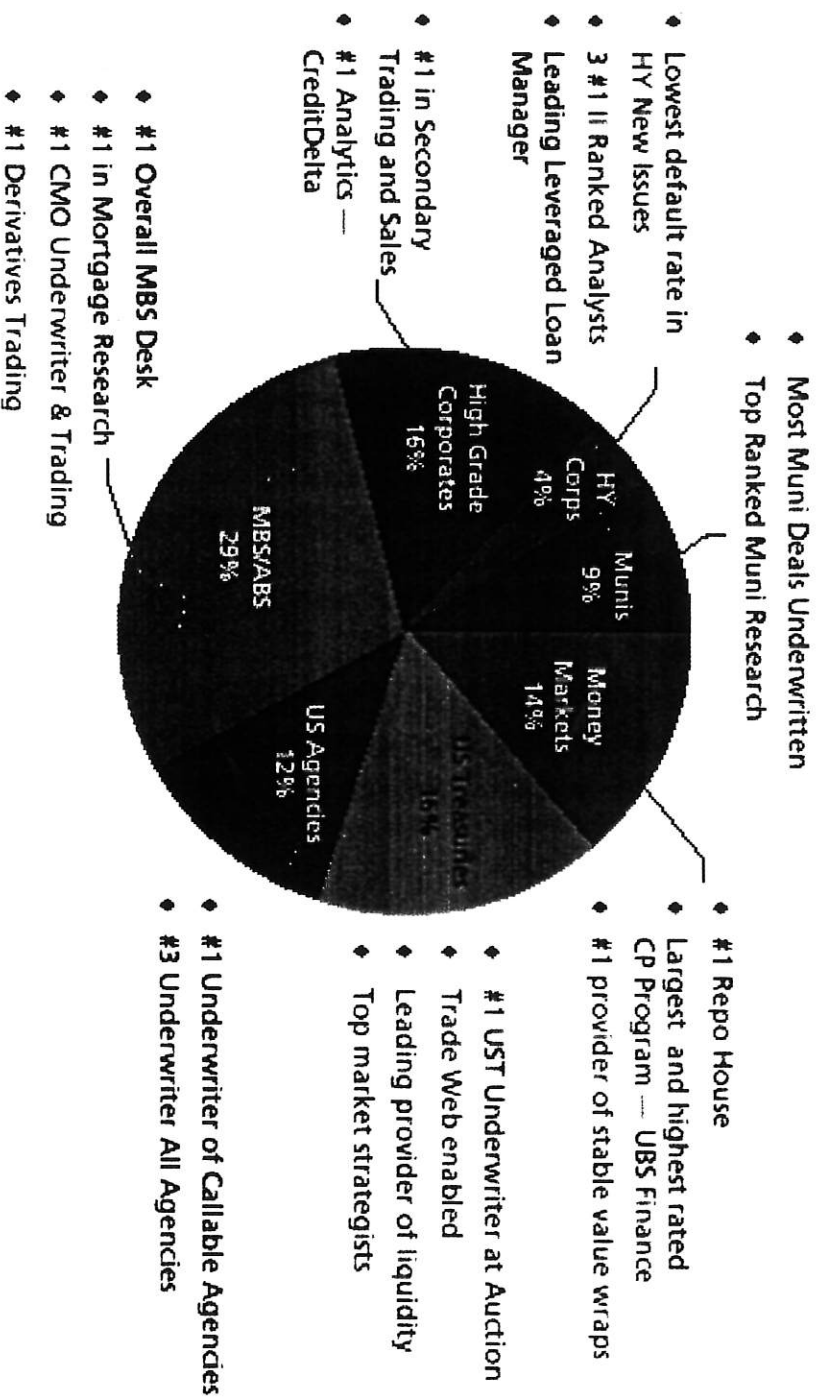


UBS Financial Services Inc.



# The UBS Advantage

- ◆ UBS Investment Bank played dominating roles in every segment of the \$18 trillion US domestic fixed income market in 2003\*\* --a claim only a few broker dealers can make.



\*\*Source Institutional Investor, Orion Consultants, Federal Reserve, BondWeek, Euromoney, Thomson Financial, TradeWeb



UBS Financial Services Inc.

# Fixed Income Investing at UBS Financial Services Inc.

---

## Overview

- ◆ TFI leverages the depth of the UBS global fixed income platform, but delivers to our high net worth clients a comprehensive solution via a separate trading desk committed solely to their needs
- ◆ Over 100 professionals dedicated to Wealth Management fixed income investment services
  - Trading
  - Sales
  - Structured Products
  - Research



# Variety of Investments to Help Meet Your Needs

---

## **Taxable Fixed Income Products**

- ◆ US Treasury Securities
- ◆ Certificates of Deposit
- ◆ Federal Agency Securities
- ◆ Mortgage-backed Securities / Collateralized Mortgage Obligations
- ◆ Preferred Stock
- ◆ Corporate Bonds
- ◆ Convertibles
- ◆ Foreign Exchange (FX) and FX Securities
- ◆ FX-denominated securities

## **Short-term Financial Products**

- ◆ Auction Preferred Stock, Banker's Acceptances, Euro/Yankee CDs, and Agency Discount Notes and Commercial Paper



# Our Unique Advantage

---

In addition to the global capabilities of UBS AG, the Taxable Fixed Income desk at UBS Financial Services Inc. offers individual clients:

- ◆ Sales professionals
  - Seasoned sales professionals provide insight and guidance on the fixed income market
- ◆ Portfolio Solutions
  - Taxable fixed income models and bond ladder strategies
- ◆ Specialty Trading Desks offering specific market opportunities:
  - High-yield Debt Securities / Foreign Exchange / Short-term Cash Alternatives / Structured Products
- ◆ Finding the Right Bond May be Easier
  - TFI has expanded its inventory to offer bonds from multiple dealers in addition to our own inventory. This open architecture allows for better execution on a wider selection of fixed income securities for our clients.
  - We are an industry leader in this endeavor as the only major broker-dealer to offer a co-mingled inventory



UBS Financial Services Inc.

# Secondary Market Liquidity & Syndicate

---

## **TFI Trading**

- ◆ Primary function is to provide liquidity to our clients
- ◆ 39 Professionals with specialized expertise
- ◆ 6 distinct “desks” managed by experienced managers
  - Average trading manager length of service is 18 years at the Firm and 21 years in Fixed Income.
- ◆ Heavy interaction with the “street” including UBS Securities LLC and BondDesk.com



# Portfolio Solutions and Expertise

---

## **Taxable Fixed Income (TFI) Sales Desk**

- ◆ 24 professionals dedicated to educating and informing Financial Advisors about specific market opportunities
- ◆ Strive to take a client centered, proactive, research-based approach
- ◆ Supported by portfolio analytics group of UBS Financial Services Inc. and UBS Securities LLC.



# Market Intelligence

---

- ◆ Fixed Income Strategy - Chief Fixed Income Strategist, Mike Ryan, UBS Financial Services Inc.
  - Investment advice and insight into the domestic fixed income markets and provides portfolio allocation recommendations
  - Daily, weekly and monthly reports written for the individual investor
- ◆ Preferred Stock Research – UBS Preferred Stock Strategist Kurt Reiman, UBS Financial Services Inc.
  - Comprehensive report Individual security recommendations and sector strategies
- ◆ High Yield Corporate Bond Research
  - Provided by outside research firm, KDP Investment Advisors
- ◆ UBS Credit Research provided by UBS Securities LLC
  - Emerging Markets, Investment-grade Credit Research
- ◆ Economic Research - Chief Economist for the Americas, Dr. Maury Harris, UBS Securities LLC
  - Economic and Foreign Exchange forecasts and commentary on market indicators



UBS Financial Services Inc.

# Needs Based Solutions

---

- ◆ **Based on your investment profile, objectives, and risk tolerance, we have products designed to address a variety of needs:**
- ◆ **TFI Bond Models**
  - Based on Mike Ryan's monthly report the Fixed Income Portfolio Strategist, TFI's research- and strategy-based portfolio solutions can be used in combination to achieve diversification at risk/reward levels that meet individual needs
    - Low Duration Income Model
    - The Core Tactical Model
    - Conservative Income Model
    - Moderate Income Model
    - Aggressive Income Model
- ◆ **Bond Ladder Strategies**
  - Updated on a weekly-basis, approved for client-use: Treasury Ladder; Agency Ladder; CD Ladder; Corporate Ladder





# Specialized Solutions

---

## **Structured Products**

- ◆ Underlying asset classes include: Interest Rate Products, Credit Products, FX and Precious Metals
- ◆ Respond to inquiry from high net worth clients and develop “tailored solutions” to solve their specific situation
- ◆ Coordinate interaction between UBS Securities LLC Debt Capital Markets and corporate clients interested in bringing “retail dedicated” products to market



UBS Financial Services Inc.  
[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

© 2004 UBS Financial Services Inc.  
All Rights Reserved. Member SIPC.  
UBS Financial Services Inc. is a subsidiary of UBS AG.



UBS Financial Services Inc.

## **UCIP CONCERNS REGARDING THE BUILDING AGREEMENT WITH UAC**

The Utah Counties Insurance Pool (UCIP) proposes to move from the first floor of the building currently and jointly occupied with the Utah Association of Counties (UAC), and in which UCIP has an undivided interest, to the basement of same building. Along with this move, UCIP proposes that the building be converted to condominiums, for UCIP to build out the basement to its own interests and specifications, for UCIP to pay off the balance of the bond-financed debt owed in the name of UAC, and for UCIP to offer a mortgage to UAC for the first floor of same building, subject to the following concerns that should be addressed in a comprehensive agreement:

### **1. Resolve equity interests**

UCIP has co-occupied the building with UAC since it opened in September of 1998. Payments made by UCIP and UAC toward retiring the bonds are in 3 categories: principal, interest and trustees fees. Since the payments began in 1999, UCIP has paid about \$250,000 toward principal. Currently, UCIP pays 38% of principal, interest and trustees fees due annually, approximately \$70,000 in 2005.

If UCIP occupies the basement, which is unfinished, UAC, by virtue of retaining the 1<sup>st</sup> floor, would own a more valuable property than UCIP. Most of the value of the building is in the 1<sup>st</sup> floor. Some way needs to be devised to recognize and liquidate UCIP's interest in the 1<sup>st</sup> floor and UAC's interest in the basement, e.g., assume 80% of the building value is in the 1<sup>st</sup> floor and 20% in the *unfinished* basement.

UCIP total equity = \$250,000	
UAC total equity= \$400,000	
UCIP equity in 1 <sup>st</sup> floor = 80% of \$250,000=	\$200,000
UAC equity in <i>unfinished</i> basement=20% of \$400,000=	<u>\$80,000</u>
Amount UAC would pay to UCIP to liquidate equity=	\$120,000

*The above figures were designed for purposes of the example and are illustrative only.*

### **2. Retirement (defeasance) of the Bonds**

There would be an arbitrage penalty of almost \$80,000 if the bonds on the building were to be paid off today. This amount would decrease over the next two years and disappear in May of 2007. Assuming both parties agree to pay off the debt in 2007, the building agreement would need to be written to allow UCIP to (1) proceed with build out of the basement and (2) all parties agree to conversion of the building to condominiums prior to refinancing the debt. The conversion to condominiums could not in fact be made under the bonding regulations.

**3. Conversion of the building to a condominium**

Similar discussion to Item 2 so far as proceeding prior to refinancing. If the building is not converted to condominiums, building out the basement makes no sense for UCIP unless UAC pays for construction on a 62% to 38% ratio and co-occupies the basement. The legal cost to convert to condominiums should be shared equally by UAC and UCIP.

**4. Mortgage**

If UCIP extends a mortgage to UAC, the details of the mortgage ought to be worked out as part of the overall agreement to proceed with the project.

**5. Proceed with building out the basement**

Assuming items 1 through 4 are resolved, UCIP should be allowed to begin construction as soon as possible. For UCIP's purposes, steps would be (1) to hire an A&E firm (2) issue a construction bid (3) begin construction ASAP after the award.

# **CEO REPORT**

**Report Date: April 27, 2005**

**Period covered by report: February 17, 2005 to April 28, 2005**

## **BOARD INFORMATION ITEMS**

1. Board Retreat is June 2 and 3.
2. The PRIMA Conference is scheduled for June 6-8 in Milwaukee, WI. We have 3 Trustees scheduled to attend. Registration is still open, although there is a late fee.
3. AGRIP is having a special meeting with the California Association of Pools September 21-23 in Lake Tahoe, CA. This is in place of the normal August meeting for pool executives. This meeting is scheduled at the same time as the USACC Conference in Moab.
4. The Governance Meeting of AGRIP is scheduled for November 14-16 in San Antonio, TX.

## **COMMITTEE MEETINGS**

1. The Audit Committee met telephonically with Geri Douglas of Larsen and Company on April 18. The purpose of the meeting was for Larsen to present the audit to the committee prior to presentation to the full Board.
2. Litigation Management Committee met telephonically on April 25.
3. The Bylaws Committee will meet on April 28.
4. We would like to schedule a Health Pool Committee meeting for May 10, if possible.

## **MARKETING**

1. UCIP staff was present throughout the UAC Management Conference April 20-22. Lester Nixon and a representative from Marsh presented to the Treasurers' Affiliate on April 21.

## **CLAIMS**

1. Workers' Compensation claims report is attached. Page one summarizes all claims year to date. Page two has claims for 2005. Gross claims development through the first quarter of 2005 is actually less, in both frequency and severity, than 2004, even though there were 6 less members in 2004.
2. Multiline claims report is attached. In the current year we have two property shock losses, one in Box Elder and one in Tooele. The claims amount shown in Box Elder is before reinsurance recoverable of \$376,416. The Tooele property loss is currently reserved at \$200,000 but we expect to settle it for under \$150,000.

We have also prepared a historical claims report that is on two pages. The first page shows *incurred claims amounts* by member. The second page shows *premiums paid* by member, and a final column that indicates the historical loss ratio for each member. If you are interested in looking at an individual year's loss ratio, divide incurred claims by premium.

### **HEALTH POOL**

1. Marsh is on schedule. This is their schedule (4/25 - 5/6) - initial aggregation of data and experience. Underwriting and evaluation of the risk pool, initial plan design and evaluation, and development of possible options begins after that. They are still on track for a 6/1 deliverable date.

### **FINANCIALS**

1. Attached is the 2005 First Quarter ending Financial Statements prepared by Sonya White. This is prepared on a cash basis, while our annual financial report is on a modified accrual basis. We will review this during the meeting.



**UTAH COUNTIES INSURANCE POOL**  
**Workers' Compensation Report**  
**All Years as of 3/31/05**

COUNTY	EFFECTIVE DATE	PREMIUMS		NUMBER of CLAIMS				TOTAL INCURRED		LOSS RATIO
		2004	2005	Medical Only		Indemnity		2004	2005	
				Open	Closed	Open	Closed	as of 3/31/05		
Cache	7/1/2004	\$34,560	\$96,747	11	21	0	1	\$17,343	\$8,155	19.42%
Carbon	1/1/2004	\$90,781	\$90,781	3	22	3	1	\$66,206	\$1,381	37.23%
Daggett	1/1/2004	\$13,232	\$23,010	1	4	0	0	\$385	\$1,005	3.84%
Duchesne	1/1/2004	\$35,820	\$49,837	1	8	0	1	\$18,233	\$750	22.16%
Emery	1/1/2004	\$49,785	\$49,785	5	6	2	0	\$49,121	\$3,599	52.95%
Garfield	1/1/2004	\$22,047	\$27,654	0	6	1	0	\$3,671	\$19,592	46.80%
Grand	1/1/2004	\$25,504	\$34,619	3	7	0	0	\$2,423	\$1,500	6.53%
Iron	1/1/2004	\$62,704	\$74,232	7	23	0	3	\$24,901	\$3,753	20.93%
Juab	1/1/2004	\$23,557	\$22,338	1	4	0	0	\$4,262	\$0	9.29%
Kane	1/1/2004	\$10,547	\$26,694	2	2	0	0	\$1,716	\$2,500	11.32%
Millard	1/1/2004	\$54,271	\$79,191	4	13	0	1	\$16,201	\$2,146	13.75%
Morgan	1/1/2004	\$14,966	\$19,479	2	2	0	0	\$2,622	\$0	7.61%
Piute	2/1/2004	\$3,800	\$5,678	0	0	0	0	\$0	\$0	0.00%
Rich	2/1/2004	\$4,085	\$9,129	0	0	0	1	\$21,744	\$0	164.56%
San Juan	1/1/2004	\$26,820	\$49,540	1	23	4	0	\$40,300	\$104	52.91%
Sanpete	1/1/2004	\$21,096	\$21,183	1	3	0	0	\$1,207	\$0	2.85%
Sevier	1/1/2004	\$21,791	\$24,491	1	16	3	0	\$33,284	\$500	73.00%
Summit	1/1/2005	\$0	\$83,243	8	0	0	0	\$0	\$4,512	5.42%
Tooele	1/1/2005	\$0	\$97,983	6	3	2	0	\$0	\$19,162	19.56%
Uintah	1/1/2004	\$80,020	\$93,978	8	25	0	2	\$38,043	\$10,298	27.78%
Utah	4/1/2004	\$126,850	\$187,031	19	59	1	5	\$87,592	\$7,043	30.15%
Wasatch	1/1/2005	\$0	\$83,715	1	1	0	0	\$0	\$555	0.66%
Wayne	1/1/2004	\$5,719	\$5,719	0	1	0	0	\$140	\$0	1.22%
Weber	6/1/2004	\$178,296	\$370,776	23	35	1	0	\$20,106	\$26,586	8.50%
<b>TOTALS</b>		<b>\$871,691</b>	<b>\$1,626,833</b>	<b>97</b>	<b>263</b>	<b>17</b>	<b>14</b>	<b>\$449,500</b>	<b>\$113,141</b>	<b>22.52%</b>



# UTAH COUNTIES INSURANCE POOL

## Workers' Compensation Report

This Year as of 3/31/05

COUNTY	PREMIUM 2005	NUMBER OF CLAIMS YTD				TOTAL		TOTAL RESERVES	TOTAL INCURRED	LOSS RATIO
		Medical Only		Indemnity		PAID				
		Open	Closed	Open	Closed					
Cache	\$96,747	10	1	0	0	\$2,744	\$5,411	\$8,155	8.43%	
Carbon	\$90,781	2	2	0	0	\$381	\$1,000	\$1,381	1.52%	
Daggett	\$23,010	1	0	0	0	\$441	\$564	\$1,005	4.37%	
Duchesne	\$49,837	1	0	0	0	\$0	\$750	\$750	1.50%	
Emery	\$49,785	3	0	0	0	\$1,175	\$2,420	\$3,595	7.22%	
Garfield	\$27,654	0	0	1	0	\$4,550	\$15,042	\$19,592	70.85%	
Grand	\$34,619	3	0	0	0	\$0	\$0	\$0	0.00%	
Iron	\$74,232	7	1	0	0	\$811	\$2,942	\$3,753	5.06%	
Juab	\$22,338	0	0	0	0	\$0	\$0	\$0	0.00%	
Kane	\$26,694	1	1	0	0	\$122	\$2,378	\$2,500	9.37%	
Millard	\$79,191	4	1	0	0	\$156	\$1,990	\$2,146	2.71%	
Morgan	\$19,479	0	0	0	0	\$0	\$0	\$0	0.00%	
Piute	\$5,678	0	0	0	0	\$0	\$0	\$0	0.00%	
Rich	\$9,129	0	0	0	0	\$0	\$0	\$0	0.00%	
San Juan	\$49,540	0	3	0	0	\$103	\$0	\$103	0.21%	
Sanpete	\$21,183	0	0	0	0	\$0	\$0	\$0	0.00%	
Sevier	\$24,491	1	0	0	0	\$442	\$58	\$500	2.04%	
Summit	\$83,243	8	0	0	0	\$423	\$4,089	\$4,512	5.42%	
Tooele	\$97,983	3	3	2	0	\$5,977	\$13,184	\$19,162	19.56%	
Uintah	\$93,978	6	0	0	0	\$4,598	\$5,670	\$10,268	10.93%	
Utah	\$187,031	8	5	0	0	\$1,423	\$5,620	\$7,043	3.77%	
Wasatch	\$83,715	1	1	0	0	\$55	\$500	\$555	0.66%	
Wayne	\$5,719	0	0	0	0	\$0	\$0	\$0	0.00%	
Weber	\$370,776	12	1	1	0	\$5,277	\$20,308	\$25,586	6.90%	
TOTALS	\$1,626,833	61	18	4	0	\$28,680	\$81,925	\$110,605	6.80%	



**UTAH COUNTIES INSURANCE POOL**  
**Multiline Claims Report**  
**YTD as of 3/31/05**

COUNTY	PREMIUM	NUMBER of		TOTAL PAID	TOTAL RESERVES	TOTAL INCURRED	LOSS RATIO
		CLAIMS YTD	Open Closed				
Beaver	\$60,785	1	1	\$1,217	\$0	\$1,217	2.00%
Box Elder	\$164,995	1	3	\$547,490	\$78,926	\$626,416	379.66%
Cache	\$198,563	5	0	\$3,747	\$47,190	\$50,937	25.65%
Carbon	\$137,757	1	0	\$0	\$2,000	\$2,000	1.45%
Daggett	\$40,545	3	0	\$6,307	\$30,293	\$36,600	90.27%
Davis	\$367,700	3	1	\$2,428	\$13,572	\$16,000	4.35%
Duchesne	\$119,255	1	1	\$0	\$0	\$0	0.00%
Emery	\$158,062	0	1	\$1,785	\$0	\$1,785	1.13%
Garfield	\$59,922	2	2	\$0	\$5,206	\$5,206	8.69%
Grand	\$91,290	0	0	\$0	\$0	\$0	0.00%
Iron	\$153,363	3	0	\$0	\$5,500	\$5,500	3.59%
Juab	\$107,247	0	0	\$0	\$0	\$0	0.00%
Kane	\$74,072	2	0	\$0	\$3,500	\$3,500	4.73%
Millard	\$138,163	1	0	\$0	\$300	\$300	0.22%
Morgan	\$48,361	0	0	\$0	\$0	\$0	0.00%
Piute	\$22,232	0	0	\$0	\$0	\$0	0.00%
Rich	\$44,226	0	0	\$0	\$0	\$0	0.00%
San Juan	\$149,487	0	0	\$0	\$0	\$0	0.00%
Sanpete	\$61,977	0	0	\$0	\$0	\$0	0.00%
Sevier	\$83,927	1	0	\$0	\$5,000	\$5,000	5.96%
Tooele	\$182,679	5	2	\$0	\$315,000	\$315,000	172.43%
Uintah	\$187,388	1	2	\$292	\$0	\$292	0.16%
Utah	\$442,324	5	6	\$13,222	\$42,323	\$55,545	12.56%
Wasatch	\$197,895	0	1	\$1,335	\$0	\$1,335	0.67%
Washington	\$230,845	1	0	\$0	\$20,000	\$20,000	8.66%
Wayne	\$40,409	0	0	\$0	\$0	\$0	0.00%
Weber	\$518,721	3	4	\$5,169	\$3,842	\$9,012	1.74%
<b>TOTALS</b>	<b>\$4,082,190</b>	<b>39</b>	<b>24</b>	<b>\$582,992</b>	<b>\$572,652</b>	<b>\$1,155,644</b>	<b>28.31%</b>



# UTAH COUNTIES INSURANCE POOL

## Multiline Claims Report

All Years as of 3/31/05

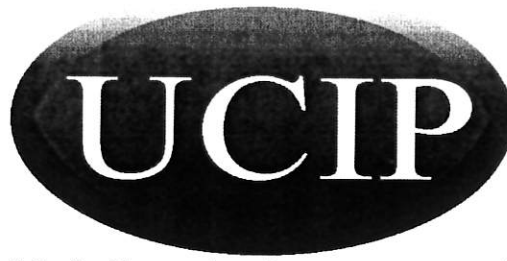
Number of Claims			Total Incurred														Total
Open	Closed		1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
Beaver	3	72	1,454	2,972	7,397	7,593	30,644	15,356	11,783	28,952	10,862	26,351	11,311	4,679	1,257	1,217	161,839
Box Elder	4	228	7,960	153,460	53,712	51,568	11,367	23,292	10,189	3,262	115,023	48,523	267,398	53,782	21,115	626,416	1,447,299
Cache	10	258	223,764	274,008	140,866	28,527	81,914	35,366	16,318	17,547	93,369	211,886	62,667	56,865	110,862	50,936	1,405,163
Carbon	1	57	0	0	0	0	0	0	121,825	30,953	2,389	355,226	22,243	18,193	6,189	2,000	559,076
Daggett	5	12	0	0	0	0	0	0	0	0	2,337	0	23,500	47,760	56,521	36,600	166,735
Davis	19	622	73,363	256,424	221,691	111,543	243,774	397,634	71,179	128,725	62,674	134,562	110,489	140,006	133,672	16,000	2,102,377
Duchesne	6	145	22,926	76,176	20,774	24,684	13,122	41,632	7,319	45,518	0	49,719	41,242	149,981	19,739	0	512,982
Emery	1	102	82,379	32,961	83,281	8,032	29,143	50,376	23,305	7,079	6,045	6,793	12,759	195,526	22,752	1,785	562,318
Garfield	2	34	5,000	938	2,477	33,445	10,104	0	9,873	0	295	0	14,785	11,963	11,640	5,206	105,763
Grand	4	114	6,812	43,012	2,938	2,947	60,804	714	30,145	19,438	48,608	21,713	2,336	132,173	2,467	0	374,225
Iron	11	128	911	289,361	128,551	14,644	2,917	8,793	96,256	4,339	19,653	70,040	95,048	41,919	35,121	5,500	813,192
Juab	1	47	0	41,000	67,707	5,631	22,838	17,236	172,902	5,501	16,155	33,471	14,661	140	584	0	397,874
Kane	3	57	0	0	7,777	6,992	4,493	0	135,261	4,143	22,024	14,790	28,992	22,578	38,801	3,500	289,411
Millard	2	142	0	2,669	21,738	90,408	40,832	8,821	99,179	22,767	42,468	10,134	40,487	21,171	25,418	300	426,536
Morgan	3	9	0	0	0	0	0	0	0	0	0	0	0	0	43,621	0	43,633
Piute	1	4	0	0	0	0	7,174	0	0	0	0	6,875	20,000	0	0	0	34,053
Rich	2	14	777	800	1,630	5,788	1,947	0	10,407	280,000	849	0	480	0	1,600	0	304,293
San Juan	3	143	52,355	21,010	8,957	58,771	19,226	5,522	94,754	40,475	27,928	40,922	4,017	52,676	478,160	0	904,919
Sanpete	3	96	79,147	15,711	17,474	97,040	5,229	1,776	2,075	28,068	32,904	17,424	26,932	1,869	575	0	326,323
Sevier	3	98	7,604	8,879	22,863	7,316	2,837	14,415	16,907	1,530	14,861	2,434	223,746	6,976	7,604	5,000	343,074
Tooele	7	97	42,882	215,726	75,689	29,067	0	0	0	0	0	0	0	0	14,475	315,000	692,943
Uintah	14	176	185,199	39,623	202,953	46,706	61,641	84,256	40,240	80,517	6,349	66,428	217,791	96,648	102,905	292	1,231,737
Utah	25	536	154,286	125,687	191,224	152,602	134,502	184,695	281,890	104,271	91,597	340,515	26,186	184,884	256,508	55,546	2,284,954
Wasatch	9	110	15,946	17,620	160,236	53,121	74,388	382,315	3,649	181,369	14,758	32,988	138,249	57,759	51,605	1,335	1,185,455
Washington	11	272	165,231	64,911	112,514	53,944	41,792	7,024	169,317	159,102	14,761	53,525	41,890	139,935	104,301	20,000	1,148,530
Wayne	1	14	1,202	0	202	0	23,831	569	23,849	0	0	0	55,786	644	0	0	106,099
Weber	17	341	0	0	0	0	0	0	39,412	437,696	512,219	619,496	77,581	264,908	453,061	9,012	2,413,743
<b>Total</b>	<b>171</b>	<b>3,928</b>	<b>1,129,198</b>	<b>1,682,948</b>	<b>1,552,651</b>	<b>890,369</b>	<b>924,519</b>	<b>1,279,793</b>	<b>1,488,034</b>	<b>1,631,252</b>	<b>1,158,128</b>	<b>2,163,814</b>	<b>1,580,576</b>	<b>1,703,035</b>	<b>2,000,564</b>	<b>1,155,644</b>	<b>20,344,548</b>



# UTAH COUNTIES INSURANCE POOL Multiline Claims Report All Years as of 3/31/05

	Premiums															Loss Ratio
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Total	
Beaver	52,448	59,488	62,415	58,398	59,350	57,972	60,076	62,378	65,378	69,954	68,196	70,907	70,907	60,785	878,651	18%
Box Elder	147,397	154,421	161,435	171,728	205,051	199,334	192,759	173,386	169,078	167,505	164,987	160,800	163,471	164,995	2,396,347	60%
Cache	141,388	148,126	155,132	182,941	217,715	222,812	217,311	201,590	194,768	194,552	187,070	198,194	211,900	198,563	2,672,062	53%
Carbon							19,538	78,156	77,154	82,555	95,953	111,413	119,539	137,757	722,065	77%
Daggett								39,500	36,735	36,653	41,250	41,250	41,793	40,545	236,476	71%
Davis	203,457	213,153	222,835	258,907	281,131	301,205	314,277	323,357	345,992	370,211	431,197	430,230	430,230	367,700	4,493,882	47%
Duchesne	89,256	93,510	97,757	91,464	95,455	98,610	99,079	99,203	104,173	111,465	114,153	94,179	119,029	119,255	1,426,587	36%
Emery	180,429	189,028	197,613	223,434	227,427	218,543	207,432	190,885	177,523	165,096	158,320	163,980	163,980	158,062	2,621,752	21%
Garfield	47,724	49,998	52,269	59,711	64,768	69,109	66,532	62,825	64,368	64,364	64,670	68,171	68,171	59,922	862,602	12%
Grand	74,960	78,532	82,099	86,330	87,925	93,663	92,749	86,681	83,415	81,599	81,159	92,354	92,354	91,290	1,205,110	31%
Iron	101,817	106,669	111,514	130,435	168,363	166,260	159,345	147,452	143,039	140,837	138,724	138,399	151,767	153,363	1,957,984	42%
Juab		7,091	66,963	76,026	82,413	87,377	86,154	82,601	88,383	94,570	103,685	115,543	121,785	107,247	1,119,838	36%
Kane	30,904	65,070	69,654	65,171	66,234	64,211	61,361	55,592	58,795	62,911	68,292	75,166	80,309	74,072	897,743	32%
Millard		93,012	97,237	90,977	92,461	94,236	97,684	98,702	105,566	112,956	129,444	145,870	145,870	138,163	1,442,179	30%
Morgan												55,504	55,504	48,361	159,370	27%
Piute	13,802	14,460	15,116	14,144	14,375	15,436	16,688	17,502	18,727	20,038	21,479	24,950	24,950	22,232	253,899	13%
Rich	35,000	36,668	38,333	35,866	36,451	38,797	38,492	36,229	35,251	37,073	36,931	42,009	44,138	44,226	535,464	57%
San Juan	85,264	89,327	93,384	106,680	108,595	115,861	120,895	126,700	133,907	143,280	149,915	165,655	165,655	149,487	1,754,605	52%
Sanpete	72,363	75,812	79,255	90,537	101,226	97,316	92,364	86,520	83,655	80,766	79,315	82,776	82,776	61,977	1,166,657	28%
Sevier	70,103	73,444	76,780	71,836	73,007	79,236	74,564	71,331	70,543	73,361	74,030	81,720	84,987	83,927	1,058,870	32%
Tooele	161,445	169,139	176,821	203,375									182,679	182,679	1,076,138	64%
Uintah	95,690	100,250	104,804	124,631	161,373	172,929	181,084	190,368	182,821	189,386	184,522	184,482	184,482	187,388	2,244,211	55%
Utah	183,749	197,906	207,163	238,272	274,562	303,934	317,837	323,894	346,567	370,827	414,951	466,001	490,563	442,324	4,578,550	50%
Wasatch	73,708	77,242	80,750	91,302	108,024	116,718	122,586	126,649	125,797	134,603	158,244	178,120	178,120	197,895	1,769,758	67%
Washington	124,196	130,115	136,025	158,044	193,030	195,913	201,767	180,979	176,172	176,543	183,409	234,403	241,739	230,845	2,563,179	45%
Wayne	24,441	33,623	35,549	33,261	33,803	36,176	37,696	39,475	40,968	41,209	39,014	40,448	42,293	40,408	518,364	20%
Weber							131,874	219,831	235,219	251,684	392,513	451,062	451,062	518,721	2,651,967	91%
Total	2,009,541	2,256,084	2,420,903	2,663,470	2,752,739	2,845,648	3,010,144	3,082,286	3,166,759	3,274,080	3,576,825	3,913,588	4,210,052	4,082,190	43,264,309	47%





Utah Counties Insurance Pool  
*Serving Counties Since 1992*

## FINANCIAL STATEMENTS

Month Ending March 31, 2005

To the Board of Trustees:

I have compiled the accompanying, in-house prepared, unaudited account balances arising from cash transactions of the Utah Counties Insurance Pool as of 03/31/05 and accompanying notes to basic financial statements.

Sonya White  
UCIP Executive Assistant  
801-293-3098  
[sonya@ucip.utah.gov](mailto:sonya@ucip.utah.gov)

Reviewed this 26 day of April, 2005

By: Lester Norton

## CASH BASIS

## UTAH COUNTIES INSURANCE POOL

## Balance Sheet

March 31, 2005 and 2004

	2005	2004
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Cash &amp; Cash Equivalents</b>		
PTIF	3,398,792.35	2,960,168.29
Expense	10,709.25	27,554.27
Claims	8,447.88	2,301.78
HRA	8,264.00	6,311.58
Restricted	28,053.30	0.00
Securities	45,412.98	798,348.84
WC Expense	20,016.16	5,561.36
WC Claims	19,690.15	21,579.60
<b>Total Cash</b>	<b>3,539,386.07</b>	<b>3,821,825.72</b>
<b>Receivables</b>		
Accounts Receivable	2,499.98	47,410.60
<b>Total Receivables</b>	<b>2,499.98</b>	<b>47,410.60</b>
<b>Investments</b>		
Restricted	1,113,597.07	1,112,721.40
Restricted CRL Capital	284,654.00	190,247.00
Unrestricted	7,141,545.90	6,559,955.00
<b>Total Investments</b>	<b>8,539,796.97</b>	<b>7,862,923.40</b>
<b>Fixed Assets</b>		
Capital	100,115.08	38,763.50
Depreciation	-19,001.65	-2,381.00
<b>Total Fixed</b>	<b>81,113.43</b>	<b>36,382.50</b>
<b>Total Assets</b>	<b>12,162,796.45</b>	<b>11,768,542.22</b>
<b>LIABILITIES</b>		
<b>Current Liabilities</b>		
IBNR Reserves	2,311,236.00	3,213,657.22
Loss Reserves	1,494,478.31	
Payroll Liabilities	5,398.54	11,187.42
Sick Leave Payable	16,634.63	22,961.00
Vacation Payable	7,875.15	
<b>Total Current</b>	<b>3,835,622.63</b>	<b>3,247,805.64</b>
<b>Equity</b>		
Restricted Building	114,470.00	103,849.93
Restricted Automobile	31,688.00	48,420.00
Unrestricted	8,181,015.82	8,368,466.65
<b>Total Long Term</b>	<b>8,327,173.82</b>	<b>8,520,736.58</b>
<b>Total Liabilities</b>	<b>12,162,796.45</b>	<b>11,768,542.22</b>



CASH BASIS

**UTAH COUNTIES INSURANCE POOL**  
**Multiline Budget to Actual Comparison**  
**For the Month Ending March 31, 2005**

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget
<b>Revenue</b>				
Premiums Written	4,176,336.00	4,176,336.00	0.00	100.00%
Risk Management Program Credit	-156,550.00	0.00	156,550.00	0.00%
Investment Income	300,000.00	88,797.78	-211,202.22	29.60%
Total Revenue	4,319,786.00	4,265,133.78	-54,652.22	98.74%
<b>Losses and Loss Expenses</b>				
Losses	2,397,344.00	620,302.53	-1,777,041.47	25.88%
Reinsurance	1,036,971.00	1,036,971.16	0.16	100.00%
Total Loss Expenses	3,434,315.00	1,657,273.69	-1,777,041.31	48.26%
<b>Administration Expenses</b>				
Accounting	6,700.00	0.00	-6,700.00	0.00%
Actuarial Analysis	4,000.00	0.00	-4,000.00	0.00%
Capitalization Costs - CRL	55,660.00	55,660.00	0.00	100.00%
Total Administration	66,360.00	55,660.00	-10,700.00	83.88%
Total Losses and Expenses	3,500,675.00	1,712,933.69	-1,787,741.31	48.93%
Transfer to Administration Budget	819,111.00	204,777.75	-614,333.25	25.00%
<b>Equity / Reserves</b>				
Automobile	31,688.00			
Building Debt Service	86,300.00			
Building Repairs & Replacement	28,170.00			
Capital (CRL)	205,245.00			
Total Designated Reserves	351,403.00			

**Note:**  
This year is 25.00% complete

CASH BASIS

**UTAH COUNTIES INSURANCE POOL**  
Workers' Compensation Budget to Actual Comparison  
For the Month Ending March 31, 2005

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget
<b>Revenue</b>				
Premiums Written	1,627,209.00	1,627,336.00	127.00	100.01%
Investment Income	12,000.00	3,000.00	-9,000.00	25.00%
Total Revenue	1,639,209.00	1,630,336.00	-8,873.00	99.46%
<b>Losses and Loss Expenses</b>				
Losses	975,511.00	20,768.68	-954,742.32	2.13%
Reinsurance	269,022.00	269,022.00	0.00	100.00%
Third Party Administrator	150,000.00	22,087.30	-127,912.70	14.73%
Total Loss Expenses	1,394,533.00	311,877.98	-1,082,655.02	22.36%
<b>Administration Expenses</b>				
Accounting	8,000.00	0.00	-8,000.00	0.00%
Actuarial Analysis	4,000.00	0.00	-4,000.00	0.00%
Capitalization Costs - CRL	27,287.00	27,287.00	0.00	100.00%
Self-Insurer's Bond	37,500.00	37,500.00	0.00	100.00%
Self-Insurer's Tax	0.00	0.00	0.00	0.00%
Total Administration	76,787.00	64,787.00	-12,000.00	84.37%
Total Losses and Expenses	1,471,320.00	376,664.98	-1,094,655.02	25.60%
Transfer to Administration Budget	167,889.00	41,972.25	-125,916.75	25.00%
<b>Equity / Reserves</b>				
Capital (CRL)	79,409.00			
Total Equity	79,409.00			

**Note:**  
This year is 25.00% complete



# CASH BASIS

## UTAH COUNTIES INSURANCE POOL Administration Budget to Actual Comparison For the Month Ending March 31, 2005

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget
<b>Transfers</b>				
Multiline	819,111.00	204,777.75	-614,333.25	25.00%
Workers' Compensation	167,889.00	41,972.25	-125,916.75	25.00%
Total Transfers	987,000.00	246,750.00	-740,250.00	25.00%
<b>Administration Expenses</b>				
Automobile Expense	9,500.00	1,278.28	-8,221.72	13.46%
Automobile Reserve	25,000.00	25,000.00	0.00	100.00%
Bank Charges	300.00	0.00	-300.00	0.00%
Board Expense	40,000.00	3,426.01	-36,573.99	8.57%
Building Maintenance & Repairs	25,000.00	0.00	-25,000.00	0.00%
Consulting Fee	60,000.00	60,000.00	0.00	100.00%
Copying Costs	1,200.00	94.00	-1,106.00	7.83%
Dues / Subscriptions	4,500.00	910.01	-3,589.99	20.22%
Exhibiting & Sponsorship	17,500.00	3,011.64	-14,488.36	17.21%
Fees & Licensing	1,200.00	0.00	-1,200.00	0.00%
Incentives	7,000.00	0.00	-7,000.00	0.00%
Information Technology	25,000.00	1,134.00	-23,866.00	4.54%
Land Use Hotline	25,000.00	0.00	-25,000.00	0.00%
Lease Purchase	70,000.00	0.00	-70,000.00	0.00%
Lobbying & Legislative Tracking	10,000.00	10,000.00	0.00	100.00%
Loss Control / Training	40,000.00	3,973.48	-36,026.52	9.93%
Office Equipment	7,000.00	553.77	-6,446.23	7.91%
Office Insurance	5,116.00	5,492.00	376.00	107.35%
Office Supplies	7,500.00	781.73	-6,718.27	10.42%
Postage	3,000.00	672.59	-2,327.41	22.42%
Printing	5,000.00	0.00	-5,000.00	0.00%
Professional Fees	22,661.00	5,073.31	-17,587.69	22.39%
Staff Expenses	35,000.00	8,433.08	-26,566.92	24.10%
Staff Medical Insurance	70,497.00	17,994.63	-52,502.37	25.53%
Staff Payroll Expenses	26,911.00	6,789.46	-20,121.54	25.23%
Staff Retirement	69,630.00	21,130.57	-48,499.43	30.35%
Staff Salaries	367,485.00	88,216.98	-279,268.02	24.01%
Telephone	6,000.00	753.94	-5,246.06	12.57%
Total Administration	987,000.00	264,719.48	-722,280.52	26.82%

**Note:**  
This year is 25.00% complete

## UTAH COUNTIES INSURANCE POOL

### Notes to Basic Financial Statements

#### **Reserves for Losses and Loss Adjustment Expenses**

The reserves for losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount based on past experience for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes that amounts are adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

#### **Investments**

Investments are comprised of various U.S. Government securities. Investments in U.S. Government securities for March 31, 2005 and 2004 consisted of held-to-maturity securities.

Held-to-maturity securities are reported at cost, adjusted for amortization of premiums and accretion of discounts that are recognized in interest income using the effective interest method over the period to maturity.

The investment in County Reinsurance, Limited (CRL) is valued using the equity method of accounting. Under the equity method, the Pool recognizes its share in the net earnings or losses of the company as they occur rather than as dividends are received.

#### **Restricted Investments**

The investment that is restricted for Workers' Compensation is a bond that is pledged for the Workers' Compensation self-insurers' bond that the Pool was required to post with the Labor Commission to receive their self-insurers' permit.

The investment that is restricted for CRL is equity in CRL that the Pool may not access until it has been a member of CRL for at least five years. The Pool's membership in CRL began January 1, 2004. The equity is capital that CRL is required to maintain under Vermont law.

#### **Capital Assets**

Capital assets are defined by the Pool as assets with an initial individual cost of more than \$500. Capital assets are stated at cost less accumulated depreciation. Depreciation on furniture, equipment and electronic data processing equipment is provided over the estimated useful lives of the assets on the straight-line method. Useful lives vary from three to five years.

Maintenance and repairs, which do not materially extend the useful lives and minor replacements, are expensed as incurred.

#### **Compensated Absences**

Accumulated unpaid vacation and sick pay amounts are accrued when benefits vest to employees and the unpaid liability is reflected as compensated absences payable. The amounts accrued as of March 31, 2005 and 2004 was **\$24,509.78** and \$22,961.00, respectively.

### **Investments in Utah Public Treasurers' Investment Fund (PTIF)**

The Public Treasurers' Investment Fund (PTIF) is a pooled investment fund enabling public agencies to benefit from the higher yields offered on large denomination securities. The PTIF is similar in nature to a money market fund, but is subject to the Money Management Act and Rules of the Money Management Council. The PTIF invests in corporate debt, U.S. Agency notes, certificates of deposit and commercial paper. The maximum final maturity of any security invested in by the PTIF is limited to five years. The maximum weighted average life of the portfolio is limited to 90 days. There is no maturity date on an insurer's investment in the PTIF. PTIF deposits are not insured or otherwise guaranteed by the State of Utah. Participants in the PTIF pay an administrative charge on an annual basis based on the average account balance. The PTIF is operated as a service to local governments and does not generate a profit to the Utah State Treasurer. The investment in PTIF totaled **\$3,398,792.35** and \$2,960,168.29 as of March 31, 2005 and 2004, respectively.

### **Reinsurance**

The Pool has purchased specific and aggregate reinsurance coverage. The agreements provide for liability insurance in excess of a \$250,000 self-insured retention and property and crime insurance in excess of a \$250,000 self-insured retention up to an aggregate loss limit. The Pool has purchased reinsurance to protect against losses above these limits.

Effective 2003, the Pool has purchased only specific reinsurance coverage. The agreement provides for liability insurance in excess of a \$250,000 self-insured retention and property and crime insurance in excess of a \$250,000 self-insured retention.

Estimated claims loss liabilities are stated net of estimated losses applicable to reinsurance ceded to other insurance companies. However, the Pool is contingently liable for those amounts in the event such companies are unable to pay their portion of the claims.

### **Unsecured Reinsurance Recoverables**

The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with and individual reinsurers, authorized or unauthorized, that exceeds 3% of the Pool's policyholder surplus.

### **Reinsurance Recoverable in Dispute**

The Company does not have any disputed balances or uncollectible funds.

### **Statutory Limits – Workers' Compensation**

Effective 2004, the Pool reinsures Workers' Compensation to statutory limits about the \$300,000 self-insured retention. County Reinsurance, Limited (CRL) provides a layer of coverage \$1,700,000 excess of \$300,000 self-insured retention. Safety National reinsures to statutory limits above the \$2,000,000 provided by CRL.

### **Contingencies**

The Pool is subject to litigation from the settlement of claims contested in the normal course of business. The losses from the actual settlement of such unknown claims are taken into consideration in the computation of the estimated unpaid loss and loss adjustment expense liabilities.

## Investments

The carrying amounts of investments and their fair values at March 31, 2005 and 2004 were as follows:

	2005			
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Government Bonds	\$ 7,086,184	\$ 48,110	\$ (139,920)	\$ 6,994,374
Restricted Government Bonds	\$ 1,113,597	\$ -	\$ (19,002)	\$ 1,094,596
Restricted Equity Investment	\$ 284,654	\$ -	\$ -	\$ 284,654
<b>Total Investments</b>	<u>\$ 8,484,435</u>	<u>\$ 48,110</u>	<u>\$ (158,922)</u>	<u>\$ 8,373,623</u>

	2004			
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Government Bonds	\$ 7,672,676	\$ 19,695	\$ (12,293)	\$ 7,680,078
Equity Investment	\$ 190,247	\$ -	\$ -	\$ 190,247
<b>Total Investment</b>	<u>\$ 7,862,923</u>	<u>\$ 19,695</u>	<u>\$ (12,293)</u>	<u>\$ 7,870,325</u>

# The Growing Threat of Cyber-Extortion

by Brad Gow

**T**he growth of the internet and online commerce has created enormous economic opportunities for not only legitimate businesses but also for criminal gangs. In particular, computer criminals are taking full advantage of the new technology to update old extortion rackets and shake down companies by threatening to cripple their websites, release confidential customer information, or vandalize networks and erase critical data. **Cyber-extortion is a rapidly growing problem for online retailers, financial institutions and web-based companies with seasonally dependent businesses that could be hurt badly by an ill-timed shut-down.** While the pay-off demands are normally less than \$100,000, some companies have been asked for payoffs in the millions.

Despite the fact that cyber-extortion is growing in frequency and intensity, many victims are hesitant to contact the authorities for fear that bad publicity may damage their reputation or that rivals may use the situation for their own advantage. The FBI has estimated that more than two-thirds of organizations hit by serious computer attacks never report them. Thousands of companies are believed to be paying off internet extortionists, according to the SANS Institute, an information security training organization.

One of the techniques cybercriminals use is to break into a company's computer network and threaten to release confidential information if they are not paid off. **In one case, a retailer with a significant online presence was told that if it did not make a \$2.5 million extortion payment, confidential customer information such as names and credit card numbers would be posted on the retailer's own website.** The release of such confidential information can damage a company's reputation and cause it to lose customers, and it can also expose a company to privacy-related lawsuits. Under the Graham-Leach-Bliley and the Health Insurance Portability and Accounting Act of 1996 (HIPAA) regulations, companies in the healthcare and financial services industries can be held liable for the disclosure of confidential cus-

tomers information. In addition, California law requires companies to notify customers whose personal information may have been compromised by computer attacks.

Another tactic, and a rapidly growing criminal trend is to launch distributed denial-of-service attacks to cripple a company's website and online business. These attacks flood websites with so many simultaneous hits that legitimate users cannot access the sites or shut down the sites altogether. Very little can be done to stop them, and companies are limited to trying to identify and block offending network traffic once an assault begins. **Recently, a company that processes credit card payments online suffered a week-long shut down of its website after refusing to pay a \$10,000 extortion demand. In another case, a businessman allegedly hired computer criminals to launch denial-of-service attacks against rival online electronics retailers to shut down their websites.** According to a survey by the FBI and the Computer Security Institute, **denial-of-service attacks have surpassed intellectual property theft to become the most costly computer crime.**

To protect themselves from the growing threat of cyber-extortion, companies need to make sure that their networks are hardened and secured. Companies also should make sure that they identify and safeguard all critical and confidential data. Risk managers should know, however, that even the most thorough loss prevention measures will not stop all losses. For that reason, companies need to protect themselves financially with insurance or other forms of risk financing that cover these network-oriented losses. A traditional technology insurance program, for example, should cover not only professional liability exposures but also network security liability and cyber-extortion threats. Every network risk insurance program should include access to professional network security consultants to help a company deal with extortion threats or any similar attacks as they arise.

In today's internet-dependent world, online operations have become an increasingly critical part of many businesses. Because criminals never stop trying to find new ways to exploit flaws in technology for their own gain, legitimate businesses must make sure that their risk management programs keep pace with the emerging threats in cyberspace.

*Brad Gow is vice president of business development for ACE Professional Risk, where he is responsible for Technology E&O product development as well as overseeing Technology E&O underwriting operations.*



# RIMS survey signals end to soft market for rates

By MICHAEL BRADFORD

**NEW YORK**—Risk managers appear to be seeing the dying gasps of the soft market, a recently released survey reveals.

In fact, commercial insurance prices that declined in 2004's year-long softening seem to be heading back up, according to the RIMS Benchmark Survey produced by Advisen Ltd. for the Risk & Insurance Management Society Inc. in New York.

"We're seeing what we think may be the bottoming out of the soft market," said David Bradford, New York-based editor-in-chief at Advisen. "It's got a ways to go; there is still abundant capacity. But there has been some moderation."

But even as prices moderate, employers' cost of risk has risen slightly.

Advisen encapsulates the previous year's quarterly benchmark results into an annual survey and releases that information as a printed report showing yearlong trends. The 2004 results, gathered from around 1,400 U.S. and Canadian companies, showed that while prices were moderating by year's end, earlier premium increases in workers compensation and professional liability coverages helped keep the overall risk cost 3% higher than the year before.

Also contributing to a higher cost of risk were high retention levels left over from the hard market, according to the annual survey. Buyers were still funding large amounts of their property and directors and officers liability losses in those retentions, the survey said.

The online survey of pricing during the first quarter of this year

showed that general liability and property lines are among those that are stabilizing or rising. Property prices were down an average 3.5% during the quarter, but that was well below the 10% drop in last year's fourth quarter, according to the survey.

"General liability has been flat or slightly up," Mr. Bradford said. The survey said that the coverage costs 1.1% more during the first quarter of 2005 compared to the last quarter of 2004.

"We have consistently predicted that this soft market would probably be short-lived and relatively shallow, especially compared to the extremely deep and prolonged soft market of the 1990s," said Daniel H. Kugler, RIMS vp-membership, in a statement announcing the survey results. "We'll wait to see if we return to the go-go pricing of the last

hard market, which we doubt right now, but for the time being, pricing seems to be showing signs of stabilization."

The market changes are not surprising, according to Mr. Bradford. "In total, the market is behaving very much as we expected it to," he said.

Mr. Bradford said workers compensation had been expected to "move into the soft phase. It did in the fourth quarter and we expect it will continue for a little while."

As legislative changes addressing workers comp systems in Florida and California take hold, coverage prices there should further stabilize, Mr. Bradford said.

The quarterly survey shows an 8.1% decrease in pricing for D&O coverages. While that appears to be a significant drop, there is "anecdotal support" to suggest that large

companies' costs for the coverage have stabilized. "We're even hearing about rate increases" for Fortune 1,000 companies, Mr. Bradford said.

D&O costs for midsize and small companies "continue to trend downward," Mr. Bradford said. "But it's far from a free fall."

The quarterly RIMS Benchmark Survey is published online throughout the year and in a single volume once per year. Details are available at [www.rims.org/benchmark](http://www.rims.org/benchmark).

Risk managers who contribute data to the online survey are eligible for discounts. Those who contribute insurance schedule data to the survey can access software that allows them compare their information against the marketplace results.

Advisen's 115-page book that includes cost of risk data for various industry groups is available for purchase at [www.rims.org/2004book](http://www.rims.org/2004book).





## ⬇ Lexis Security Breach May Set Record

*Miami Herald (04/13/05)*

LexisNexis recently announced that security breaches could affect over 300,000 consumers, which could be the largest case of identity theft on record. Initial investigations cited only 30,000 affected records, but the firm is expected to contact an additional 280,000 clients regarding Social Security numbers, drivers' license numbers, and other personal information that could be used to commit identity theft. The breaches occurred at its Seisint unit, which it acquired in July 2004 for \$775 million. Consumers affected by the breach will be offered free credit reports and credit monitoring for 12 months.

**Source:** Miami Herald

<http://www.miami.com/mld/miamiherald/business/11378174.htm>

⬆ - [back to top](#)

⬇ - [forward this summary](#)

🖨 - [print this summary](#)

### Segal lowers projection of Rx price inflation

The Segal Co. lowered its projected outlook for 2005 prescription drug rate increases to between 12% and 14%, down from between 15% and 17%. The decreased rate of inflation is expected to persist into 2006 and beyond, said Vp Sean Brandle. Several factors are contributing to a dampening cost trend for prescription drugs, including growth of mail-order dispensing, safety concerns about some drugs and the current lack of blockbuster drugs in manufacturers' pipelines, Segal said.



E-mail us

Drug utilization - the volume of prescriptions written - was a major concern for respondents in "The Second Annual Survey - Prescription Drug Management in Workers' Compensation," conducted by Health Strategy Associates (HSA) and sponsored by Tmesys.

Total workers' compensation prescription drug costs were approximately \$3.5 billion in 2004, an increase of 12 percent from 2003 to 2004. Survey participants, who were decision makers at workers' compensation payer organizations, were much more aware of the pharmacy cost problem than they had been the previous year.

Survey results show that workers' compensation payers perceived the treating physician is the number-one cost and utilization driver. Payers felt that doctors were prescribing more medication than they once did and called for programs to address script writing patterns and changing physician prescribing behavior.

Respondents also cited Pharmacy Benefit Management companies (PBMs) as the primary tools for controlling costs. Other cost-control levers were educating the treating physician, Drug Utilization Reviews (DURs), reporting, better communication, and workers' compensation formularies.

Compared to the previous year's survey, there was a significant increase in the level of sophistication among respondents regarding pharmacy programs and savings. Several had developed their own savings assessments and methodologies using metrics, such as the cost per pill, overall changes in utilization, total prescription dollars over the claims population and pharmacy cost per claimant.

Consistent with last year's study, there was strong consensus that Third-Party Billers (TPBs) were an issue. Twenty-one of 24 respondents voiced this opinion, noting that TPBs reduced savings, hampered DUR programs, interfered with payer control over pharmacy costs, and created administrative hassles. Several respondents felt it was the PBM's job to address TPBs. (wondered if we could soften a bit to say "out of network" or "third party bills") our VP at Tmesys was concerned it looked as if we were beating up on TPB's, however, this is straight from survey responses, so we understand that we can't write revisionist history, but just wanted to state our concerns).

"Clearly, payers expect a lot from their PBMs today - responsiveness, innovation and especially workers' compensation expertise," HSA Principal Joseph Paduda observed. "Payers appear to be willing to forgo some price discounts if their PBMs effectively deal with the core issue of utilization and implemented payers' innovations. That doesn't mean payers will not still push for discounts, but the importance of the discount diminishes in direct proportion to the payers' faith in the PBM's ability to address the core issues."

HSA, a Madison, Conn.-based firm, conducted the confidential, in-depth, qualitative survey between Jan. and Feb. 2005. Twenty-four decision makers of workers' compensation payer organizations (carriers, third-party administrators and self-insured employers) participated. The survey was sponsored by Tmesys, an industry leader in the management of prescription drugs for workers' compensation payers that annually adjudicates over 2.8 million prescription claims from pharmacies on behalf of the country's leading commercial insurance carriers, third-party administrators, state fund entities and employers. With a network of almost 50,000 retail outlets nationwide, Tmesys streamlines claims administration for payers.

#### About Tmesys

Tmesys is a division of PMSI, Inc., <http://www.pmsionline.com>, one of the nation's leading providers of cost-containment solutions for pharmacy and specialty services in the workers' compensation and catastrophic injury markets since 1976. PMSI-Tmesys, in turn, are wholly-owned subsidiaries of AmerisourceBergen Corporation (NYSE:ABC), the largest pharmaceutical services company in the United States dedicated solely to the pharmaceutical supply chain. For more information on PMSI-Tmesys, please contact Deborah Carr, Marketing and Communications Manager, at 813-318-6974.

#### About Health Strategy Associates

Headed by Joseph Paduda, Health Strategy Associates, <http://www.healthstrategyassoc.com>, is a national consulting firm serving insurers, employers and health care providers. Based in Madison, Conn., the firm specializes in managed care and health cost containment in group health, workers' compensation and other insurance lines. For a summary of the survey's results email [jpaduda@HealthStrategyAssoc.com](mailto:jpaduda@HealthStrategyAssoc.com). (Media interested in obtaining the survey results



As the court's quote makes clear, concerns about commissions, compensation, and the potential conflicts of interest they can engender for brokers and agents alike are certainly not new to the commercial insurance business. The law books and the insurance codes of virtually every state are packed with an assortment of decisions, opinions and "desk drawer" rules—many of them contradictory—on when it is or is not proper for an intermediary to take money from a client, an insurer or both.

But most seem to agree that never before have these issues been brought to the forefront as they have in the past 12 months. Given the headline-making probes of industry practices in New York, California and elsewhere, complete with scenes of insurance and brokerage executives pleading guilty to criminal charges, business models that stood for decades have been shattered—some would say for the better.

"Any time you challenge a process—whether it's the way Coca-Cola makes Coke, or the way a sports team plays—at the end of that challenge, it's either going to be better, or you're already convinced that you're pretty good," observed Joe Plumeri, chairman and chief

## Key Points

- The largest brokers have given up upfront market service and placement service agreements and back-end profit sharing.
- Smaller brokers and independent agents still cling to back-end contingent commissions, which they assert are fair and justified.
- Many risk managers are now using multiple brokers or open bidding on accounts.

executive officer of Willis Group Holdings Ltd. "In both cases, it's good for you as a company, it's good for you as an industry, but most importantly, it's better for the user."

The third-largest global broker, Willis took the lead as the first of the four largest global brokers—Marsh & McLennan Cos., Aon Corp., Willis and Arthur J. Gallagher & Co.—to permanently give up all so-called "contingent"

income. The centerpiece of New York state Attorney General Eliot Spitzer's investigation of the industry, contingent commissions include fees paid by an insurance company to a broker based on a share of the profits it earns on the clients the broker places with that carrier and—as was the case in the Marsh deals put under the microscope by Spitzer—the placement fees paid by an insurer when a broker places a specific volume of insurance with that insurance company or agrees that it will place insurance with only a limited number of insurance companies.

The decision to give up contingents had an immediate impact on Willis, Marsh and Aon, which posted significant drops in their fourth-quarter earnings, and is expected to impact Gallagher, which continued to accept contingents until Jan. 1.

## Doing Business A New Way

The following brokers have made changes to their business models since New York state Attorney General Eliot Spitzer's investigation commenced:

### Marsh & McLennan

- Unwound market service agreements with carriers and ceased accepting contingent commissions, beginning in November 2004, but used \$232 million of third-quarter 2004 contingent income for settlement fund.
- Created \$850 million restitution fund from which policyholders nationwide can recover in proportion to the amount of contingent income received on placement of their business.
- Broke up "global broking" unit for placement of excess casualty, and plans to break up branches into regional zones directed by a series of "hub" offices.
- Plans spin-off of MMC Capital equity firm, the manager of Trident Funds, which has raised more than \$3 billion to invest in "global insurance and financial services industries, including investments in the property and casualty, life, health, reinsurance, insurance distribution, insurance services, insurance- and financial services-related technology, human resources and employee benefits industries."

### Aon Corp.

- Ceased accepting contingent commissions in late 2004; unwinding market service agreements and placement service agreements.
- Sold nearly all of its shares in Bermuda reinsurer Endurance Specialty Holdings Ltd.
- Agreed to pay \$190 million to policyholders to resolve lawsuits filed by attorneys general in New York, Connecticut and Illinois.
- Sold U.K. claims-services businesses, U.K. reinsurance brokerage runoff unit and Cambridge Integrated Services Group Inc.'s claims-administration business.
- Plans to sell Swett & Crawford, the largest U.S.-based wholesale insurance broker.

### Willis Group Holdings Ltd.

- Abolished profit-based contingency fees in October in North America, and by year's end in other countries.
- Offered complete disclosure of all compensation earned from underwriters for product development services, carrier benchmarking

and underwriting analysis, market research, industry and geographic intelligence, modeling, policy issuance and premium accounting, claims management and processing, line slip and cover holder management, binding authorities, underwriting and administration services, portfolio management, market security information and credit finance, and said it would cease charging on a volume basis.

- Introduced "Client Bill of Rights" laying out its responsibilities as a client advocate and established internal controls, including regular compliance reviews, audits and review by the audit committee of the company's board.
- Sold its wholesale brokerage unit, the Stewart Smith Group, to independent wholesaler American Wholesale Insurance Group.

### Arthur J. Gallagher & Co.

- Announced it would cease accepting contingent commissions as of Jan. 1, 2005.
- Conducted internal probe, which in January concluded the company had not engaged in any wrongdoing.



## Terrorist seeking damages from prison

A terrorist convicted in the first bombing of the World Trade Center is seeking damages for injuries he suffered from exposure to secondhand smoke while in prison.

Ahmad Mohammad Ajaj, who is serving a 115-year sentence for his involvement in the 1993 bombing of the World Trade Center, was diagnosed with lung cancer in the late 1990s, underwent surgery to remove a cancerous lung and received radiation treatments.

At a hearing last week in Denver, U.S. District Judge Marcia Krieger dismissed two other prisoners from the lawsuit, which was filed in 2003.

Mr. Ajaj has been held at Supermax federal prison in rural Colorado since the Sept. 11, 2001, terrorist attacks.

Smoking wasn't banned in federal prisons until 2004.



PHOTO: AP/WIDE WORLD

Mr. Ajaj





# Utah Counties Insurance Pool Payments

December 17, 2004 - February 17, 2005

Type	Date	Numb	Name	Memo	Split	Amount
<b>WF-Expense</b>						
Check	2/24/2005	2764	Design Marketing Associates	Invoice Number: Am05-627	Office Equipment	-1,672.50
Check	2/24/2005	2765	Slade Systems, Inc.	Invoice Number: 17543	Office Equipment	-140.00
Check	2/24/2005	2766	Agile Studios	Invoice Number: 20050014	Information Technology	-570.00
Check	2/24/2005	2767	Office Depot	Account Number: 35538769	Office Supplies	-75.65
Check	2/24/2005	2768	Kay Blackwell	Mileage Reimbursement	Board Expense	-153.90
Check	2/24/2005	2769	Steven Wall	Mileage Reimbursement	Board Expense	-133.65
Check	2/24/2005	2770	Kenneth Bischoff	Mileage Reimbursement	Board Expense	-36.45
Check	2/24/2005	2771	Kent Sundberg	Mileage Reimbursement	Board Expense	-40.50
Check	2/24/2005	2772	Gene Roundy	Mileage Reimbursement	Board Expense	-212.22
Check	2/24/2005	2773	Steve Baker	Mileage Reimbursement	Board Expense	-20.37
Check	2/24/2005	2774	Dan McConkie	Mileage Reimbursement	Board Expense	-24.71
Check	2/24/2005	2775	Jerry Grover	Mileage Reimbursement	Board Expense	-36.45
Check	2/24/2005	2776	Ira Hatch	Mileage Reimbursement	Board Expense	-117.45
Check	2/24/2005	2777	Lynn Lemon	Mileage Reimbursement	Board Expense	-72.90
Check	2/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-717.15
Check	2/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-199.00
Check	2/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0789 0792	-SPLIT-	-434.79
Check	2/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-2,307.90
Paycheck	2/28/2005		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	2/28/2005		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	2/28/2005		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	2/28/2005		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	2/28/2005		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	2/28/2005		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	2/28/2005		QuickBooks Payroll Service	Created by Payroll Service on 02/22/2005	-SPLIT-	-10,322.74
Liability Check	3/1/2005		United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 220506005...	-SPLIT-	-3,502.20
Liability Check	3/3/2005	2778	Nationwide Retirement Solutions	Entity: 644013	-SPLIT-	-2,844.45
Liability Check	3/3/2005	2779	Utah Retirement Systems	Unit No: 864 (February 2005)	-SPLIT-	-6,851.32
Check	3/3/2005	2780	PEHP-LTD	Coverage Period: February 2005	-SPLIT-	-175.18
Check	3/3/2005	2781	Snelling Personnel Services, Inc.	Customer Number: 20357-0000742	-SPLIT-	-881.46
Check	3/3/2005	2782	FireSTAT LLC	Invoice Number: 423	Loss Control / Training	-150.00
Check	3/3/2005	2783	Smart Schofield Shorter & Luncelord	Account Number: 7859.03	1099 Nonemployee Comp...	-302.00
Check	3/3/2005	2784	AGRIP	Invoice Number: 05S-00182	-SPLIT-	-2,365.00
Check	3/3/2005	2785	FedEx	Invoice Number: 5-388-83564	Postage	-8.20
Check	3/3/2005	2786	Lester J. Nixon	Reimbursable Expenses	-SPLIT-	-700.99
Check	3/3/2005	2787	Sonya J. White	Reimbursable Expenses	-SPLIT-	-270.67
Check	3/3/2005	2788	Mark W. Brady	Per Diem	Staff Expenses	-300.00
Check	3/3/2005	2789	Thompson Publishing Group, Inc.	Account Number: 5545124	Loss Control / Training	-389.00
Check	3/3/2005	2790	TCNS, Inc.	Invoice Number: 2022	Information Technology	-84.00
Check	3/10/2005		Huddard Floral Company	Account Number: 202251	Exhibiting & Sponsorship	-64.40
Liability Check	3/14/2005		United States Treasury	87-0495792	-SPLIT-	-3,502.26
Liability Check	3/15/2005		QuickBooks Payroll Service	Created by Payroll Service on 03/09/2005	-SPLIT-	-10,322.71
Paycheck	3/15/2005		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	3/15/2005		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	3/15/2005		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	3/15/2005		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	3/15/2005		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	3/15/2005		Sonya J. White	Direct Deposit	-SPLIT-	0.00

# Utah Counties Insurance Pool Payments

December 17, 2004 - February 17, 2005

Type	Date	Num	Name	Memo	Split	Amount
Check	3/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0789 0792	-SPLIT-	-1,216.44
Check	3/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-1,702.73
Check	3/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-1,749.25
Check	3/28/2005	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-191.55
Liability Check	3/30/2005		United States Treasury	87-0495792	-SPLIT-	-3,502.18
Paycheck	3/31/2005		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	3/31/2005		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	3/31/2005		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	3/31/2005		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	3/31/2005		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	3/31/2005		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	3/31/2005		QuickBooks Payroll Service	Created by Payroll Service on 03/28/2005	-SPLIT-	-10,322.75
Check	3/31/2005	2791	Utah Safety Council	Invoice Number: 79918	Loss Control / Training	-397.50
Check	3/31/2005	2792	Positive Incentives	Invoice Numbers: 85015	Board Expense	-406.56
Check	3/31/2005	2793	Smart Schofield Shorter & Lunceford	Account Number: 7959.03	1099 Nonemployee Comp...	-41.80
Check	3/31/2005	2794	Agile Studios	Invoice Number: 20050020	Information Technology	-480.00
Check	3/31/2005	2795	Utah Safety Council	Invoice Number: 79998	Loss Control / Training	-45.00
Check	3/31/2005	2796	Positive Incentives	Invoice Numbers: 85010	Exhibiting & Sponsorship	-674.74
Check	3/31/2005	2797	Costco Wholesale Membership	Member Number: 000111698394970	-SPLIT-	-255.00
Check	3/31/2005	2798	Utah Local Governments Trust	Customer Number: 1576.0 (APR)	-SPLIT-	-5,914.93
Check	3/31/2005	2799	Carr Printing Co., Inc.	UAC Directory Advertisement	Exhibiting & Sponsorship	-360.00
Check	3/31/2005	2800	New England Business Service, Inc.	Invoice Number: 9921578545-4	Office Supplies	-249.84
Check	3/31/2005	2801	Snelling Personnel Services, Inc.	Customer Number: 20357-0000742	-SPLIT-	-1,434.24
Check	3/31/2005	2802	Verizon Wireless	Invoice Number: 1930003937	Telephone	-33.08
Check	3/31/2005	2803	Verizon Wireless	Invoice Number: 1930289935	Telephone	-31.96
Check	3/31/2005	2804	Verizon Wireless	Invoice Number: 1930003936	Telephone	-41.68
Check	3/31/2005	2805	Kiniko's	Account Number: 0000511812	Copying Costs	-94.00
Check	3/31/2005	2806	Larson & Company	Invoice Number: 11841	-SPLIT-	-8,569.02
Check	3/31/2005	2807	FedEx	Invoice Number: 5-401-01979	Postage	-8.20
Check	3/31/2005	2808	Qwest	Account Number: 801-293-3098-606B	Telephone	-255.78
Check	3/31/2005	2809	Office Depot	Account Number: 35538769	-SPLIT-	-234.82
Check	3/31/2005	2810	Steve Baker	Travel Reimbursement	-SPLIT-	-758.65
Check	3/31/2005	2811	PEHP-LTD	Coverage Period: March 2005	Staff Medical Insurance	-177.68
Liability Check	3/31/2005	2812	Utah State Tax Commission	Z88319	Payroll Liabilities	-4,126.83
Liability Check	3/31/2005	2813	Utah Retirement Systems	Unit No: 864 (March 2005)	-SPLIT-	-6,892.21
Liability Check	3/31/2005		Nationwide Retirement Solutions	Entity: 644013	-SPLIT-	-2,853.40
Check	3/31/2005	2814	Lester J. Nixon	Reimbursable Expenses	-SPLIT-	-281.99
Check	3/31/2005	2815	Utah Association of Counties	Invoice Number: 554	Lobbying & Legislative Tr...	-10,000.00
Check	3/31/2005	2816	Snelling Personnel Services, Inc.	Customer Number: 20357-0000742	Professional Fees	-478.08
Check	3/31/2005	2817	Brody S. Parker	Expense Reimbursement	-SPLIT-	-180.00
Check	4/14/2005	2818	Print2day	Invoice Number: 520624	-SPLIT-	-197.56
Check	4/14/2005	2819	Office Depot	Account Number: 35538769	Printing	-298.89
Check	4/14/2005	2820	Snelling Personnel Services, Inc.	Customer Number: 20357-0000742	-SPLIT-	-956.16
Liability Check	4/14/2005	2821	Utah Local Governments Trust	Customer Number: 1576.0 (MAY)	-SPLIT-	-5,914.93
Check	4/14/2005	2822	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2005-50	Actuarial Analysis	-2,000.00
Check	4/14/2005	2823	Verizon Wireless	Invoice Number: 1937442855	Telephone	-210.68
Check	4/14/2005	2824	Verizon Wireless	Invoice Number: 1937733338	Telephone	-173.28
Check	4/14/2005	2825	Verizon Wireless	Invoice Number: 1937442856	Telephone	-95.77
Check	4/14/2005	2826	Marsh USA Risk & Insurance Services	Invoice Number: 325840	-SPLIT-	-3,500.00

# Utah Counties Insurance Pool Payments

December 17, 2004 - February 17, 2005

Type	Date	Num	Name	Memo	Split	Amount
Check	4/14/2005	2827	Larson & Company	Invoice Number: 12340	-SPLIT-	-1,332.60
Check	4/14/2005	2828	Utah Association of Counties	Invoice Number: N/A	Exhibiting & Sponsorship	-212.50
Check	4/14/2005	2829	Qwest	Account Number: 801-293-3098-606B	Telephone	-268.27
Check	4/14/2005	2830	Positive Incentives	Invoice Numbers: 85026	Board Expense	-303.75
Liability Check	4/14/2005		QuickBooks Payroll Service	Created by Payroll Service on 04/12/2005	-SPLIT-	-10,322.73
Check	4/14/2005	2831	Color Transfer	Invoice Number: 05-579	Exhibiting & Sponsorship	-912.00
Check	4/14/2005	2832	Agile Studios	Invoice Number: 20050029	Information Technology	-1,005.00
Check	4/14/2005	2833	Butterfield Ford Fleet	Invoice #: 5G168479	Automobile Reserve	-21,694.00
Paycheck	4/15/2005		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	4/15/2005		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	4/15/2005		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	4/15/2005		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	4/15/2005		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	4/15/2005		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	4/15/2005		United States Treasury	87-0495792	-SPLIT-	-3,502.22
Check	4/19/2005	2834	Box Elder County	RMP Premium Credit 2004	Risk Management Progra...	-7,714.00
Check	4/19/2005	2835	Box Elder County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2836	Cache County	RMP Premium Credit 2004	Risk Management Progra...	-9,035.00
Check	4/19/2005	2837	Cache County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2838	Carbon County	RMP Premium Credit 2004	Risk Management Progra...	-5,579.00
Check	4/19/2005	2839	Carbon County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2840	Daggett County	RMP Premium Credit 2004	Risk Management Progra...	-953.00
Check	4/19/2005	2841	Daggett County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2842	Davis County	RMP Premium Credit 2004	Risk Management Progra...	-18,385.00
Check	4/19/2005	2843	Davis County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2844	Duchesne County	RMP Premium Credit 2004	Risk Management Progra...	-1,312.00
Check	4/19/2005	2845	Duchesne County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2846	Emery County	RMP Premium Credit 2004	Risk Management Progra...	-5,453.00
Check	4/19/2005	2847	Emery County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2848	Grand County	RMP Premium Credit 2004	Risk Management Progra...	-3,606.00
Check	4/19/2005	2849	Grand County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2850	Iron County	RMP Premium Credit 2004	Risk Management Progra...	-2,530.00
Check	4/19/2005	2851	Iron County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2852	Kane County	RMP Premium Credit 2004	Risk Management Progra...	-1,037.00
Check	4/19/2005	2853	Kane County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2854	Millard County	RMP Premium Credit 2004	Risk Management Progra...	-6,217.00
Check	4/19/2005	2855	Morgan County	RMP Premium Credit 2004	Risk Management Progra...	-774.00
Check	4/19/2005	2856	San Juan County	RMP Premium Credit 2004	Risk Management Progra...	-4,559.00
Check	4/19/2005	2857	San Juan County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2858	Sanpete County	RMP Premium Credit 2004	Risk Management Progra...	-1,952.00
Check	4/19/2005	2859	Sanpete County	Certificate in RM 2004	Risk Management Progra...	-6,394.00
Check	4/19/2005	2860	Tooele County	RMP Premium Credit 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2861	Utah County	Certificate in RM 2004	Risk Management Progra...	-3,560.00
Check	4/19/2005	2862	Utah County	RMP Premium Credit 2004	Risk Management Progra...	-22,116.00
Check	4/19/2005	2863	Utah County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2864	Wasatch County	RMP Premium Credit 2004	Risk Management Progra...	-9,895.00
Check	4/19/2005	2865	Wasatch County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2866	Washington County	RMP Premium Credit 2004	Risk Management Progra...	-11,542.00
Check	4/19/2005	2867	Washington County	Certificate in RM 2004	Risk Management Progra...	-500.00

# Utah Counties Insurance Pool Payments December 17, 2004 - February 17, 2005

Type	Date	Num	Name	Memo	Split	Amount
Check	4/19/2005	2868	Weber County	RMP Premium Credit 2004	Risk Management Progra...	-25,936.00
Check	4/19/2005	2869	Weber County	Certificate in RM 2004	Risk Management Progra...	-500.00
Check	4/19/2005	2870	UCCA	Adjustors Golf Tournament	-SPLIT-	-180.00
Check	4/19/2005	2871	Prescott Muir Architects	Invoice Number: 04-3181	Professional Fees	-3,600.19
Check	4/19/2005	2872	A-Star Copier	Invoice Nmbre: 2080	Building Repairs & Replac...	-70.00
Check	4/26/2005	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-458.25
Check	4/26/2005	VISA	Wells Fargo	Account Number: 4856 2002 0789 0792	-SPLIT-	-299.84
Check	4/26/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-2,617.12
Check	4/26/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-1,795.76
Check	4/27/2005	2873	Print2day	Invoice Number: 520690	Printing	-172.40
Check	4/27/2005	2874	Verizon Wireless	Invoice Number: 1942085371	Telephone	-100.71
Check	4/27/2005	2875	Office Depot	Invoice Number: 286253515-001	Office Supplies	-1,006.96
Check	4/27/2005	2876	Lester J. Nixon	Reimbursable Expenses	-SPLIT-	-326.66
Check	4/27/2005	2877	iLinc Communications	Statement Number: 1038845	-SPLIT-	-118.90
Check	4/27/2005	2878	Kent Sundberg	Expense Reimbursement	-SPLIT-	-374.68
Check	4/27/2005	2879	Steve Baker	Mileage Reimbursement	Board Expense	-20.37
Check	4/27/2005	2880	Ira Hatch	Mileage Reimbursement	Board Expense	-115.02
Check	4/27/2005	2881	Lynn Lemon	Mileage Reimbursement	Board Expense	-72.90
Check	4/27/2005	2882	Steven Wall	Mileage Reimbursement	Board Expense	-133.65
Check	4/27/2005	2883	A La Carte Catering	Mileage Reimbursement	Board Expense	-669.00
Check	4/27/2005	2884	TCNS, Inc.	Invoice Numbers: 2352	Loss Control / Training	-403.00
Check	4/27/2005	2885	Dan McConkie	Invoice Number: 2022	-SPLIT-	-392.15
Check	4/27/2005	2886	Snelling Personnel Services, Inc.	Expense Reimbursement	-SPLIT-	-717.12
Check	4/27/2005	2887	Sonya J. White	Customer Number: 20357-0000742	-SPLIT-	-745.76
Check	4/27/2005	2888	James Eardley	Reimbursable Expenses	-SPLIT-	-7.08
Total WF-Expense						-337,810.92
<b>WF-Work Comp Expense</b>						
Check	3/3/2005	0048	Alternative Service Concepts, LLC	Invoice Number: 0009842-IN	Third Party Administrator ...	-4,141.76
Check	3/3/2005	0049	Alternative Service Concepts, LLC	Invoice Number: 0009845-IN	Third Party Administrator ...	-9,010.93
Check	3/3/2005	0050	Marsh USA Risk & Insurance Services	Invoice Number: 325524	Self-Insurer's Bond WC	-30,000.00
Check	3/11/2005	51	BRF - Alternative Service Concepts	Voucher Number: 1014	Third Party Administrator ...	-2,033.45
Check	3/31/2005	52	Alternative Service Concepts, LLC	Invoice Number: 0009854-IN	Third Party Administrator ...	-11,042.92
Check	4/13/2005	53	BRF - Alternative Service Concepts	Voucher Number: 1118	Third Party Administrator ...	-1,880.27
Check	4/19/2005	54	Utah State Tax Commission	Account Number: 870495792	Self-Insurer's Tax	-90,667.00
Total WF-Work Comp Expense						-148,776.33
<b>TOTAL</b>						<b>-486,587.25</b>



BY CHOICE HOTELS

**St. George**

1239 South Main Street

St. George, UT 84770

(435) 673-7000

Fax: (435) 628-4340

[www.comfortsuites.net](http://www.comfortsuites.net)

Dear Credit Applicant-

I appreciate your interest in establishing a direct bill account at the St. George Comfort Suites. If you could please read through and sign the following:

I/We agree to pay all charges incurred on our account with the Comfort Suites St. George in a timely manner ( within 30 days of first notification). In the event that our account is not paid within 90 days of first notification we agree to pay all attorney's fees and court costs. In addition to any filing fees and commissions assessed by a collection agency retained to pursue this matter which may be as much as 50% of the principal owed. I/We further agree to pay interest on principal owed of 18% per annum on all charges beyond 90 days past due.

Authorized Signature: \_\_\_\_\_

Company: \_\_\_\_\_

Date: \_\_\_\_\_

I thank you in advance for your understanding and cooperation.

Don Fritschle, CHA

General Manager  
Comfort Suites St. George





# Arrival List (Group)

Business Date: 4/26/2005 To 4/28/2005

Property Code: UT036

Shift: A User: NB

Room	Account	Guest Name	Status	Arrival	Departure	People	Type	Package	Share	Rate
Group: 1879		UTAH COUNTIES INSURANCE POOL		Est. Time of Arrival: 12:00 AM				Res Date: 03/15/05		
-----	<del>219221</del>	LEMON, LYNN	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219219	PHILLIPS, ED	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219218	SUNDBERG, KENT	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219217	WALL, STEVE	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219216	WHITE, SONYA	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219215	BAKER, STEVE	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219225	BISCHOFF, KEN	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219224	BLACKWELL, KAY	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219223	BRADY, MARK	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219222	GROVER, JERRY	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00
-----	219220	NIXON, LESTER	Reserved	04/26/05	04/28/05	1 0	NQQ			65.00

Group Total: 11

Total Arrivals: 11





Utah Counties Insurance Pool  
*Serving Counties Since 1992*

---

---

FACSIMILE TRANSMITTAL SHEET

---

---

TO:	Nancy Bennett	FROM:	Sonya White
COUNTY:	Comfort Suites	DATE:	4/8/2005
FAX NUMBER:	435-628-4340	TOTAL NO. OF PAGES INCLUDING COVER:	4
RE:	April 27 & 28 Meetings		

---

---

☐ URGENT    ☐ FOR REVIEW    ☐ PLEASE COMMENT    ☒ PLEASE REPLY    ☐ PER YOUR REQUEST

---

---

NOTES/COMMENTS:

Following please find the rooming list for our Board Members and staff. Sleeping rooms and incidentals (for those indicated) will be paid on the master bill along with the meeting meals. Please provide me with confirmation numbers.

April 27 dinner meeting will start at 6:30 p.m. with dinner being served. Please set the room conference style for 17 and serve the Prime Rib Dinner. We should be finished around 9:00 p.m.

April 27 breakfast meeting will start at 7:30 a.m. with breakfast being served. Please set the room conference style for eight and serve the Basic Breakfast (hash browns, bacon). We should be finished around 9:00 a.m.

The Utah Counties Insurance Pool is a governmental entity. I've included our Exemption Certificate (TC-721) with this fax.

Thank you and I look forward to working with you.



**COMFORT SUITES****Master Bill Rooming List for the Utah Counties Insurance Pool**

<b>Name</b>	<b>Ck In – Ck Out</b>	<b>Room Type</b>	<b>Confirm No.</b>	<b>Incidentals Incl.</b>
Steve Baker	April 26-28	2Q N/S		No
Ken Bischoff	April 26-28	K N/S		No
Kay Blackwell	April 26-28	K N/S		No
Mark Brady	April 26-28	K N/S		Yes
Jerry Grover	April 27-28	K N/S		No
Lynn Lemon	April 26-28	K N/S		No
Lester Nixon	April 26-28	K N/S		Yes
Ed Phillips	April 27-28	K N/S		No
Kent Sundberg	April 26-28	K N/S		No
Steve Wall	April 26-28	K N/S		No
Sonya White	April 26-28	K N/S		Yes

Jim – No Room

Ira – No Room

Gene – No Room

Dan – No Room





Utah State Tax Commission  
**Exemption Certificate**  
(Sales, Use, Tourism and Motor Vehicle Rental Tax)

**TC-721**  
Rev. 7/01

Name of business or institution claiming exemption (purchaser) Utah Counties Insurance Pool		Telephone Number 801-293-3098	
Street Address 5397 South Vine Street		City Salt Lake City	State UT
Authorized Signature <i>Sonya White</i>		Name (please print) Sonya White	Zip Code 84107
Title Executive Assistant		Date 4/8/05	
Name of Vendor or Supplier: Comfort Suites			

The person signing this certificate **MUST** check the applicable box showing the basis for which the exemption is being claimed. Questions should be directed (preferably in writing) to Taxpayer Services, Utah State Tax Commission, 210 N 1950 W, SLC Utah 84134. Telephone (801) 297-2200, or toll free 1-800-662-4335.

**DO NOT SEND THIS CERTIFICATE TO THE TAX COMMISSION**  
**Keep it with your records in case of an audit.**

Sales tax account numbers with an "H" prefix are not to be used for tax-free purchases for resale.

- ☐ **RESALE OR RE-LEASE** Sales Tax License No. \_\_\_\_\_  
I certify that I am a dealer in tangible personal property or services and that the tangible personal property or services purchased are for resale or re-lease. If I use or consume any tangible personal property or services that I purchase tax free for resale, or if my sales are of food, beverages, dairy products and similar confections dispensed from vending machines (see Rule R865-19S-74), I will report and pay sales tax on the proper cost thereof directly to the Tax Commission on my next regular sales and use tax return.
- ☐ **AGRICULTURAL PRODUCER**  
I certify that the items purchased will be used primarily and directly in a commercial farming operation and qualify for the Utah sales and use tax exemption. Failure to report these sales on the informational lines of the vendor's sales and use tax return may subject the seller to a penalty equal to the lesser of \$1000 or 10% of the sales and use tax that would have been imposed if the exemption had not applied.
- ☐ **BUILDING MATERIALS USED OUTSIDE UTAH**  
I certify that the building materials and equipment purchased will be incorporated into real property outside the State of Utah, and that the state of use will not allow credit for sales or use tax paid to Utah.  
Vendor invoice number: \_\_\_\_\_ Date: \_\_\_\_\_  
Location of job outside Utah: \_\_\_\_\_
- ☐ **COMMERCIAL AIRLINES**  
I certify that the food and beverages purchased are by a commercial airline for in-flight consumption; or, any parts or equipment purchased are for use in aircraft operated by common carriers in interstate or foreign commerce.
- ☐ **COMMERCIALS, FILMS, AUDIO AND VIDEO TAPES**  
I certify that purchases of commercials, films, prerecorded video tapes, prerecorded audio program tapes or records are for sale or distribution to motion picture exhibitors, or commercial television or radio broadcasters. If I subsequently resell items to any other customer, or use or consume any of these items, I will report any tax liability directly to the Tax Commission.
- ☐ **CONSTRUCTION MATERIALS PURCHASED FOR SCHOOLS OR RELIGIOUS AND CHARITABLE ORGANIZATIONS**  
I certify that the construction materials purchased are purchased on behalf of a public elementary or secondary school or religious or charitable organization. I further certify that the purchased construction materials will be installed or converted into real property owned by the school or religious or charitable organization.  
Name of school or religious or charitable organization: \_\_\_\_\_  
Name of project: \_\_\_\_\_
- ☐ **FUELS, GAS, ELECTRICITY** Sales Tax License No. \_\_\_\_\_  
I certify that all gas, electricity, coal, coke, and other fuel purchased will be used for industrial use only and not for residential or commercial purposes. Include the business Standard Industrial Code, and state the predominant use of the fuel covered by the exemption.  
Standard Industrial Code: \_\_\_\_\_ Use of the fuel: \_\_\_\_\_
- ☐ **HOME MEDICAL EQUIPMENT**  
I certify that the medical equipment purchased is eligible for payment under Title 18 or Title 19 of the federal Social Security Act, is prescribed or authorized by a licensed physician for the treatment of a medical illness or injury or as necessary to mitigate an impairment resulting from illness or injury, and will be used exclusively by the person for whom it was prescribed. **SALES OF SPAS OR SAUNAS ARE TAXABLE.**
- ☐ **LEASEBACKS**  
I certify that the tangible personal property leased satisfies the following conditions: (1) the property is part of a sale-leaseback transaction; (2) sales or use tax was paid on the initial purchase of the property; and, (3) the leased property will be capitalized and the lease payments will be accounted for as payments made under a financing arrangement.
- ☐ **STEEL MILL EXEMPTION**  
I certify that the rolls, rollers, refractory brick, electric motors or other replacement parts will be used in the furnaces, mills or ovens of a steel mill as described in SIC code 3312.





☐ **MANUFACTURING MACHINERY AND EQUIPMENT EXEMPTION FOR NEW OR EXPANDING OPERATIONS, NORMAL OPERATING REPLACEMENTS, OR SCRAP RECYCLING** **Sales Tax License No.** \_\_\_\_\_

I certify that the manufacturing machinery or equipment purchased is for use in new or expanding operations or for normal operating replacements in a Utah manufacturing facility described within the SIC Codes of 2000-3999 or in a qualifying scrap recycling operation. This exemption does not apply to parts or services for repairs or maintenance. **A SEPARATE EXEMPTION CERTIFICATE MUST BE PRESENTED FOR EACH SUBSEQUENT PURCHASE, AT THE TIME OF PURCHASE.** Failure to report these purchases on the informational lines of the manufacturer's or scrap recycler's sales and use tax return may subject the manufacturer or scrap recycler to a penalty equal to the lesser of \$1000 or 10% of the sales and use tax that would have been imposed if the exemption had not applied.

☐ **SEMICONDUCTOR FABRICATING OR PROCESSING MATERIAL EXEMPTION**

I certify that the fabricating or processing material purchased is for use in manufacturing or fabricating semiconductors. Beginning on July 1, 2001 through June 30, 2002, 10% of the sale is exempt. Beginning July 1, 2002 through June 30, 2003, 50% of the sale is exempt. Beginning July 1, 2003 through June 30, 2004, the entire amount of the sale is exempt. Failure to report these purchases on the information line of the semiconductor manufacturer's sales and use tax return may subject the semiconductor manufacturer to a penalty equal to the lesser of \$1,000 or 10% of the sales and use tax that would have been imposed if the exemption had not applied.

☐ **MUNICIPAL ENERGY SALES AND USE TAX EXEMPTION**

I certify that the natural gas or electricity purchased: is for resale; is prohibited from taxation by federal law, the U.S. Constitution, or the Utah Constitution; is for use in compounding or producing taxable energy; is subject to tax under the Motor and Special Fuel Tax Act; is used for a purpose other than as a fuel; is used by an entity exempted by municipal ordinance; or is for use outside a municipality imposing a municipal energy sales and use tax. The normal sales tax exemptions under Utah Code Section 59-12-104 do not apply to the Municipal Energy Sales and Use Tax.

☐ **POLLUTION CONTROL FACILITY**

**Sales Tax License No.** \_\_\_\_\_

I certify that our company has been granted a "Certification of Facilities" as provided for by Utah Code Ann. Sections 19-2-123 through 19-2-127 and as explained in Sales Tax Rule R865-19S-83 by either the Air Quality Board or the Water Quality Board. I further certify that each item of tangible personal property purchased under this exemption is qualifying machinery or equipment for this purpose.

☐ **RELIGIOUS OR CHARITABLE INSTITUTION**

**Sales Tax Exemption No.** \_\_\_\_\_

I certify that the tangible personal property or services purchased will be used or consumed for essential religious or charitable purposes. **This exemption can only be used on purchases totaling \$1,000 or more, unless the sale is pursuant to a contract between the vendor and purchaser. CAUTION:** The normal charitable and religious exemption does not apply to purchases of Olympic merchandise unless the exempt entity is purchasing Olympic merchandise for resale. I certify that any Olympic merchandise purchased under this exemption will be resold and that I have obtained a Utah sales and use tax account number for this purpose.

☐ **SKI RESORT EXEMPTION**

**Sales Tax License No.** \_\_\_\_\_

I certify that the snowmaking equipment, ski slope grooming equipment or passenger ropeways purchased are to be paid directly with funds from the ski resort noted on the front page of this form. Failure to report these purchases on the informational lines of the ski resort's sales and use tax return may subject the ski resort to a penalty equal to the lesser of \$1000 or 10% of the sales and use tax that would have been imposed if the exemption had not applied.

☐ **TOURISM/MOTOR VEHICLE RENTAL TAX EXEMPTION**

I certify that the motor vehicle being leased or rented will be temporarily used to replace a motor vehicle that is being repaired pursuant to a repair or an insurance agreement; that the lease will exceed 30 days; that the motor vehicle being leased or rented is registered for a gross laden weight of 12,001 pounds or more; or, that the motor vehicle is being rented or leased as a personal household goods moving van. This exemption applies only to the tourism tax (up to 7 percent) and the short-term motor vehicle rental tax (Transportation Corridor Funding – 2.5 percent) – not to the state, local, transit, zoo, hospital, highways, county option or resort sales tax.

☐ **UNITED STATES GOVERNMENTAL OR NATIVE AMERICAN TRIBAL EXEMPTION**

I certify that the tangible personal property or services purchased are to be paid directly with funds from the entity noted on the front page of this form and will be used in the exercise of essential governmental or tribal functions. **"Directly" does not include per diem, entity advances, or similar indirect payments.**

☒ **UTAH STATE AND LOCAL GOVERNMENTS AND PUBLIC ELEMENTARY AND SECONDARY SCHOOLS**

**Sales Tax License No.** E85391

I certify that the tangible personal property or services purchased are to be paid directly with funds from the entity noted on the front page of this form and will be used in the exercise of that entity's essential functions. If the purchaser noted on the front page of this form is a Utah state or local government, I certify that these construction materials will be installed or converted into real property by employees of this government entity. If the purchaser noted on the front page of this form is a public elementary or secondary school, I certify that these construction materials will be installed or converted into real property owned by this school. **"Directly" does not include per diem, entity advances, or similar indirect payments. CAUTION:** This exemption does not apply to government or educational entities of any other states.

To be valid this certificate must be filled in completely, including a check mark in the proper box.  
Please sign, date and, if applicable, include your license or exemption number.

**NOTE TO VENDOR** – Keep this certificate on file since it must be available for audit review.

**NOTE TO PURCHASER** – Keep a copy of this certificate for your records. You are responsible to notify the vendor of cancellation, modification, or limitation of the exemption you have claimed.

If you need an accommodation under the Americans with Disabilities Act, contact the Tax Commission at (801) 297-3811 or TDD (801) 297-3819. Please allow three working days for a response.

**DO NOT SEND THIS CERTIFICATE TO THE TAX COMMISSION**  
**Keep it with your records in case of an audit.**





BY CHOICE HOTELS

1239 South Main  
St. George, Utah 84770  
Phone: (435) 673-7000  
Fax: (435) 628-4340

## ROOMS &amp; FUNCTION CONTRACT

Tentative \_\_\_\_\_

Definite \_\_\_\_\_

ORGANIZATION: Utah Counties Insurance PoolCONTACT: Sonya White PHONE: 801-293-3098 F. 293-3480ADDRESS: 5397 S. Vine St. CITY: SLC STATE: UT ZIP: 84107REQUESTED DATE IN: 4/26/05 DATE OUT: 4/28/05 # ROOMS: 16

## RATES:

ONE PERSON

TWO PERSONS

EXTRA PERSON

HOSPITALITY  
PARLOR

DAY	Tue	Wed				
DATE	4/26	4/27				
SINGLE						
DOUBLE						
TRIPLE						
TOTAL	16	16				

## RESERVATIONS WILL BE MADE BY:

INDIVIDUALS \_\_\_\_\_ ROOMING LIST ☒RESERVATIONS WILL BE GUARANTEED BY: Need cc # to holdCREDIT CARD ☒ 1ST NIGHT DEPOSIT \_\_\_\_\_

CHECK IN TIME 3:00 P.M. CHECK OUT TIME 11:00 A.M.

TAX % 10.35 TAX EXEMPT # N/ACUT OFF DATE 3/28/05 DEPOSIT OF \$ cc # TO BE RECEIVED WITH SIGNED CONTRACT

30 DAYS PRIOR TO ARRIVAL, YOUR ROOM BLOCK WILL BE REVIEWED AND THE UNUSED PORTION RETURNED TO PUBLIC SALE, HOWEVER, RESERVATIONS WILL BE TAKEN FOR YOUR GROUP ON A SPACE AVAILABLE BASIS ONLY.

PLEASE NOTE - THE ABOVE ROOM BLOCK IS HELD ON A TENTATIVE BASIS ONLY. IN ORDER TO SECURE THIS ROOM BLOCK IN A DEFINITE BASIS, THE SIGNED CONTRACT AND REQUIRED DEPOSIT MUST BE RECEIVED BY 3-28-05. NON-COMPLIANCE OF THIS STIPULATION WILL RESULT IN AUTOMATIC CANCELLATION OF THE ROOM BLOCK.

CANCELLATION POLICY - UNLESS WRITTEN NOTICE OF CANCELLATION IS RECEIVED BEFORE (24 HRS INDIVIDUAL / 3 WKS PRIOR FOR GROUP), ALL DEPOSITS WILL BE FORFEITED.

## BILLING INSTRUCTIONS:

ROOM + TAX: INDIVIDUAL \_\_\_\_\_ MASTER ☒ INCIDENTALS: INDIVIDUAL ☒ MASTER \_\_\_\_\_MASTER BILLING: Room + tax BALANCE PAID UPON DEPARTURE: \_\_\_\_\_

DIRECT BILL: (REQUIRES ADVANCE APPROVAL) ACCOUNT NUMBER: \_\_\_\_\_

## MEETING ROOM FUNCTIONS:

DATE	HOUR	FUNCTION	ROOM	NUMBER	RENTAL CHARGE
4-27+28/05			Conference Room		146

## ACCEPTED BY

NAME: Sonya WhiteORGANIZATION: Utah Counties Ins. PoolDATE: 3-31-05

## COMFORT SUITES

NAME: Andy BennettTITLE: Sales DirectorDATE: 3-15-05

I/We agree to pay all charges incurred on our account with the Comfort Suites St. George in a timely manner (within 30 days of first notification). In the event that our account is not paid within 90 days of first notification we agree to pay all attorneys fees and court costs. In addition to any filing fees and commissions assessed by a collection agency retained to pursue this matter which may be as much as 50% of the principal owed. I/We further agree to pay interest on principal owed of 18% per annum on all charges beyond 90 days past due.



## **BREAKFAST MENU**

### **BASIC BREAKFAST**

Scrambled Eggs, Choice of Pancakes  
Or Hash browns, Choice of Ham, Bacon,  
Or Sausage, Assorted Chilled Juices  
\$6.85 per person

### **BRUNCH COMBO**

Breakfast Casserole  
Choice of Ham, Bacon, or Sausage  
Hash browns  
Fresh fruit (seasonal)  
Assorted Muffins  
Assorted juices  
\$7.80 per person

### **DELUXE BREAKFAST**

Omelet  
Choice of Hash Browns or Pancakes  
Choice of Ham, Bacon, or Sausage  
Assorted Chilled Juices  
\$8.00 per person

### **BRUNCH**

Breakfast Casserole  
Hash browns  
Assorted Muffins or Pastries  
Assorted Juices  
\$6.85 per person





## DINNER MENU

### ONE MEAT BUFFETT

Choice of One Meat  
Choice of Potato  
Choice Vegetable  
Tossed Green Salad  
Roll  
Light Dessert

#### Choice of Meats

- A. Turkey \$10.25
- B. BBQ Chicken \$10.75
- C. Baked Ham \$10.25
- D. Dutch Oven Chicken \$10.25
- E. Roast Beef \$10.85
- F. Chicken Fried Steak \$10.85
- G. Mesquite Chicken \$11.45
- H. Chicken Cordon Bleu \$11.45
- I. Stuffed Pork Chops \$11.45

### Two Meat Buffet

Choice of Two Meats (from list above)  
Choice of Potato  
Choice of Vegetable  
Tossed Green Salad  
Choice of one other Salad  
Roll  
Light Dessert  
\$14.90 per person

### Western Buffet

Choice of Two Meats ( Roast Beef,  
BBQ Ribs, Dutch Oven Chicken,  
BBQ Chicken)  
Dutch Oven Potatoes  
Baked Beans  
Tossed Green Salad  
Hot Cobbler and Ice Cream  
\$12.10 per person

### RIB EYE STEAK

10-11 oz. Rib Eye  
Choice of Potato  
Choice of Vegetable  
Tossed Green Salad  
Roll  
Choice of Dessert  
\$19.50 per person

### PRIME RIB

Prime Rib  
Choice of Potato  
Choice of Vegetable  
Tossed Green Salad  
Roll  
Choice of Dessert  
\$21.00 per person

**All Prices subject to 18% Gratuity and State and Local Food Tax**



COMFORT SUITES ST. GEORGE



BY CHOICE HOTELS

March 15, 2005

Utah Counties Insurance Pool  
Sonya White  
5397 S. Vine Street  
Salt Lake City, UT 84107

Dear Sonya:

The St. George Comfort Suites looks forward to welcoming the Utah Counties Insurance Pool on April 26-28, 2005.

I have enclosed a *Rooms and Function Contract* for your review. If these arrangements meet your approval, please **mail or fax** back by **March 28, 2005**. This will hold your block of rooms on a definite basis.

Thank you, for choosing the Comfort Suites. If I can be of any further service to you, please contact me at 800-245-8602.

Sincerely,

Nancy Bennett  
Sales Director



Try one of the 17 specialty, gourmet or fajita wraps on a flavored tortilla or have it delivered Monday through Friday from 11 a.m. to 3 p.m. Soup, salad and teriyaki bowls add to the choice of menu items.

#### **Outback Steakhouse**

435-674-7788 . [www.outback.com](http://www.outback.com)

**Zion Factory Stores Mall, St. George**

We believe in hospitality, sharing, quality and fun! Always FRESH from steaks to ribs to pasta, including a kid's menu. Excellent service, quality food, and casual atmosphere makes us second to none.

#### **Painted Pony in Ancestor Square**

435-634-1700

**2 W. St. George Blvd., St. George**

An exciting unique place offering innovative cuisine with regional specialties and casual fine dining in an artistic, contemporary environment. Patio dining available. Open for lunch and dinner Monday through Saturday.

#### **Palms Restaurant at Holiday Inn**

435-628-4235

[www.holidayinnstgeorge.com](http://www.holidayinnstgeorge.com)

**850 S. Bluff, St. George**

Price range: \$4.99 to 19.95. Specializing in Sunday brunch, omelets, steaks, seafood, salads and homemade soups. Fine dining in a casual atmosphere. Utah liquor license.

#### **Pancho & Lefty's Mexican Restaurant & Cantina**

435-628-4772 . **1050 S. Bluff, St. George**

Creates and serves fantastic Mexican food. Makes their tamales and chili fresh daily. Open seven days a week for lunch and dinner. Enjoy Spanish guitar music every other week.

#### **Panda Express**

435-674-0300 . [www.pandaexpress.com/](http://www.pandaexpress.com/)

Promenade at Red Cliffs and the Sunset Corners Center, both St. George

Tasty Chinese food in a hurry.

#### **Pasta Factory**

435-674-3753 in Ancestor Square

**2 W. St. George Blvd., St. George**

Unique concept in pasta dining with custom- built pasta dishes from the ultimate pasta sauces and toppings. Wonderful salads. Inside and outside seating (heated in the winter and misty in the summer). Open Monday through Saturday for lunch and dinner.

#### **Paula's Cazuela**

435-673-6568

**745 Ridge View Drive, St. George**

A long-time favorite among locals. A hillside view gives this top-notch Mexican restaurant a step up from others. For dessert, try fried ice-cream.

#### **Phatz Sandwich Shop**

435-674-7290

**675 E Tabernacle, St. George**

They serve nothing but the finest meats and ingredients. The sandwiches are made on fresh bread that comes in daily. All sandwiches are made to order. Top off your Phatz meal with one of their special sugar cookies. Remember sandwiches to die for across from the city cemetery.

#### **Pier 49**

**San Francisco Sourdough Pizza**

435-656-1745 . **1066 S. Bluff, St. George**

Pier 49 offers gourmet sourdough pizza and hot sandwiches. The restaurant is also famous for its barbecued chicken, and offers a variety of appetizers including hot wings, mozzarella sticks, jalapeno poppers, as well as gourmet garlic bread. New ownership has taken the classic taste and improved on an already great dining experience.

#### **Pizza Factory**

4/27

11:00

Ol' Michael

20 11

Baker

Bischoff 2

Roundy

Sundberg

Wall

Nixon

Brady

White

~~KBS 2~~

Grover

McDonkie 2

(12)





City of St. George  
 175 East 200 North  
 St. George, UT 84770  
 (435) 634-5800  
[Customer Service Survey](#)

April 5, 2005



Golf Department  
 A Division of  
 Leisure Services  
 86 South Main  
 St. George, UT 84770  
 (435) 634-5850

- ▶ Book Tee Times Online at [GolfGopher.com](#)
- ▶ [GolfGopher.com](#) F.A.Q.

- ▶ Sunbrook
- ▶ Red Hills
- ▶ Southgate
- ▶ St. George Golf Club
- ▶ Fee Chart
- ▶ Resident Discount Card Information

- ▶ Create-a-Golfer
- ▶ Junior Association of Golfers Program (J.A.G.)

- ▶ Red Rock Golf Trail

- ▶ Employee Directory

#### Services & Resources

- ▶ Business License
- ▶ City Forms
- ▶ Emergency Preparedness
- ▶ Job Opportunities
- ▶ St. George City Code
- ▶ Utility Information
- ▶ Water Conservation

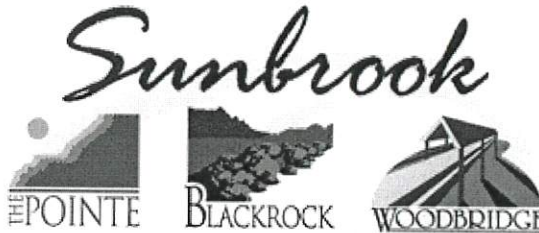
#### City Departments

- ▶ Animal Shelter
- ▶ Building Department
- ▶ New Development
- ▶ Fire Department
- ▶ Leisure Services
- ▶ Parks Maintenance
- ▶ Police Department
- ▶ More...

#### City Council

## Sunbrook Golf Course

### Sunbrook Golf Club Course Layout



*Golf Digest* rates Sunbrook as the best golf course in Utah. This rating is a result of a number of elements including scenery, challenge, quality, and service. With the addition of the Black Rock Nine, Sunbrook is the only golf club in southwestern Utah to feature 27 championship holes. If you were to poll golfers concerning which of the three nines they prefer, one third would say The Point Nine, one third would say The Woodbridge Nine, and one third would say the new Black Rock Nine. Each nine is named after its most identifiable feature. The Point's number five hole is a short par-four bordering a desert cliff. Any shot to the left on this hole will end up 100 feet down on the par-five second hole. The Woodbridge Nine is also named after its fifth hole. After teeing off from a bluff overlooking the island-green fourth hole, golfers must carry a lake featuring a gorgeous country-style wooden bridge. This is one hole so beautiful you won't mind having to re-read your scorecard. The Black Rock Nine is so named because it was carved out of treacherous lava rock. The par-four requires your first shot from a tee located amidst a volcanic remains plus a view to the right of the green.

UT 84770

Driving Range: Yes - Irons Only
Total Spikes Allowed: No
Dress Code: Shirt and shoes required
Food: Snack bar

			Slope	Yardage
Silver	72	71.3	129	6818
Gold	72	69.9	126	6411
bronze	72	71.1	122	6036
			121	5286

#### Black Rock & The Point - Scorecard

Tee Box	Par	Rating	Slope	Yardage
Black	72	73.8	133	6758
Gold	72	71.7	128	6294
Silver	72	70.1	122	5905
bronze	72	71.4	125	5155

#### Black Rock & Woodbridge - Scorecard

Tee Box	Par	Rating	Slope	Yardage
---------	-----	--------	-------	---------

CUSTOMER  
 SERVICE  
 SURVEY



- ▶ St. George Marathon
- ▶ 2005 Art Festival
- ▶ Downtown Thursday Night
- ▶ More Upcoming Events

Book Tee Times Online  
[golfgopher.com](#)

Sunbrook | SG. Golf Club  
 Red Hills | Southgate  
 Junior Assoc. of Golf

- ▶ Webcam & Weather

hester  
 mark  
 sonja  
 steve B  
 Bischoff 2 3 UBS  
 Sundberg  
 wall  
 Grover  
 maconkie 2



## Sonya White

---

**From:** SPS Golf Customer Support [customersupport@golfgopher.com]  
**Sent:** Wednesday, April 06, 2005 10:12 AM  
**To:** sonya@ucip.utah.gov  
**Subject:** Re: GGComment: Maximum Allowed Reservation

Ms. White,

Once you have reached the total number of maximum outstanding reservations allowed, you will not be able to book anymore tee times online until those rounds have been completed. This is a course policy setting that only administrators at the course have control over. If you need to add a fourth foursome, we recommend calling the course directly, explain your situation, and have them manually add the extra foursome to their tee sheet.

Thanks for using GolfGopher and have a great day!

SPS Golf Customer Support

----- Original Message -----

**From:** <sonya@ucip.utah.gov>  
**To:** <customersupport@golfgopher.com>  
**Sent:** Wednesday, April 06, 2005 11:59 AM  
**Subject:** GGComment: Maximum Allowed Reservation

> This user, Sonya White, can be reached at 801-293-3098.  
>  
> Comment:  
> I made reservations for three foursomes online yesterday and needed to  
> make a fourth foursome reservations but received a notice that I had  
> used the maximum allowed reservations for the day. I went online  
> today and am still receiving the same message. I need a foursome  
> reserved for 12:20 on April 27. Please respond. Thank you.  
>

4-6-05  
called course  
scheduled 4th  
foursome  
for 12:20 p  
April 27



# Thank You

**Thank you** very much, **Sonya**, for taking the time to register with us at GolfGopher.com.

Your GolfGopher UserName is: **Sonya**

Your GolfGopher Membership Number is: **GG583413**

PW = KCIP

Very shortly you will receive a welcome e-mail at the account you provided which includes your UserName, Membership Number, and Password. Be sure to hold on to that e-mail for future reference.

Congratulations on becoming a GolfGopher member!

As a new member you can now take advantage of all the exciting features available at GolfGopher. Also, by providing the information below, you will have the unique opportunity to take advantage of specials and coupons GolfGopher and its partners will continually provide.

Address:

City:

Country:

State/Province:

Zip Code:

How many rounds of golf do you play annually?

Where do you purchase most of your golf equipment?

Preferred Brand of Golf Balls:

Preferred Brand of Irons:

Preferred Brand of Putter:

Preferred Brand of Golf Shoe:

Preferred Brand of Woods:

How much money (\$USD) do you spend on clubs in any given five-year period?

How many years have you been playing golf?

What is your scoring handicap?

Preferred Day of Week to Golf:

Preferred Time of Day to Golf:

Are you a member of a country club?

Number of annual golf trips:





## Sonya White

---

**From:** GolfAdmin@GolfGopher.com  
**Sent:** Tuesday, April 05, 2005 4:49 PM  
**To:** sonya@ucip.utah.gov  
**Subject:** GolfGopher Tee Time Confirmation

Sonya White:

Thank you for booking your round with GolfGopher! Below is a copy of your reservation information. (prices/fees shown in USD)

GolfGopher Membership ID: GG583413  
Course: Sunbrook The Pointe/Blackrock  
Date: Wednesday, April 27, 2005  
Time: 12:50 PM  
Number in Party Golfing 18: 4  
Golfer #1: Sonya White  
Golfer #2: Sonya White  
Golfer #3: Sonya White  
Golfer #4: Sonya White  
Total Price of Reservation: 248.00  
Reservation ID: 1582606

Course Message: Thank you for choosing St. George City's Sunbrook Golf Club and the Golf Gopher on-line tee time reservation system. Please check in at the pro shop 30 minutes before your scheduled tee time.

Your credit card number guarantees your reservation. The amount due is an estimate only. The actual amount due and method of payment (cash/check/credit card/punch card/season pass) will be determined when you check in.

Penalties may apply for failure to cancel a reservation 48 hours prior to the scheduled starting time.

Enjoy your round!  
GolfGopher  
<http://www.golfgopher.com>



## Sonya White

---

**From:** GolfAdmin@GolfGopher.com  
**Sent:** Tuesday, April 05, 2005 4:42 PM  
**To:** sonya@ucip.utah.gov  
**Subject:** GolfGopher Tee Time Confirmation

Sonya White:

Thank you for booking your round with GolfGopher! Below is a copy of your reservation information. (prices/fees shown in USD)

GolfGopher Membership ID: GG583413  
Course: Sunbrook The Pointe/Blackrock  
Date: Wednesday, April 27, 2005  
Time: 12:40 PM  
Number in Party Golfing 18: 4  
Golfer #1: Sonya White  
Golfer #2: Sonya White  
Golfer #3: Sonya White  
Golfer #4: Sonya White  
Total Price of Reservation: 248.00  
Reservation ID: 1582595

Course Message: Thank you for choosing St. George City's Sunbrook Golf Club and the Golf Gopher on-line tee time reservation system. Please check in at the pro shop 30 minutes before your scheduled tee time.

Your credit card number guarantees your reservation. The amount due is an estimate only. The actual amount due and method of payment (cash/check/credit card/punch card/season pass) will be determined when you check in.

Penalties may apply for failure to cancel a reservation 48 hours prior to the scheduled starting time.

Enjoy your round!  
GolfGopher  
<http://www.golfgopher.com>



## Sonya White

---

**From:** GolfAdmin@GolfGopher.com  
**Sent:** Tuesday, April 05, 2005 4:36 PM  
**To:** sonya@ucip.utah.gov  
**Subject:** GolfGopher Tee Time Confirmation

Sonya White:

Thank you for booking your round with GolfGopher! Below is a copy of your reservation information. (prices/fees shown in USD)

GolfGopher Membership ID: GG583413  
Course: Sunbrook The Pointe/Blackrock  
Date: Wednesday, April 27, 2005  
Time: 12:30 PM  
Number in Party Golfing 18: 4  
Golfer #1: Sonya White  
Golfer #2: Sonya White  
Golfer #3: Sonya White  
Golfer #4: Sonya White  
Total Price of Reservation: 248.00  
Reservation ID: 1582576

Course Message: Thank you for choosing St. George City's Sunbrook Golf Club and the Golf Gopher on-line tee time reservation system. Please check in at the pro shop 30 minutes before your scheduled tee time.

Your credit card number guarantees your reservation. The amount due is an estimate only. The actual amount due and method of payment (cash/check/credit card/punch card/season pass) will be determined when you check in.

Penalties may apply for failure to cancel a reservation 48 hours prior to the scheduled starting time.

Enjoy your round!  
GolfGopher  
<http://www.golfgopher.com>





# Tee Time Confirmation

Your reservation was successful! Please print this page as a receipt and a reminder of your tee time. A copy of the reservation information has also been sent to: **sonya@ucip.utah.gov**. Enjoy your round...

NOTE: Prices/fees shown in USD

GolfGopher Membership ID: **GG583413**

Course: **Sunbrook The Pointe/Blackrock**

Date: **4/27/2005**

Time: **12:50 PM**

Golfer #1: **Sonya White**

Golfer #2: **Sonya White**

Golfer #3: **Sonya White**

Golfer #4: **Sonya White**

Number Golfing 18 Holes: **4**

\*Price Due at Check-In: **248.00**

Reservation ID: **1582606**

The surcharge fee will be charged to your credit card for the following amount: **0.00**

Message from Sunbrook The Pointe/Blackrock: **Thank you for choosing St. George City's Sunbrook Golf Club and the Golf Gopher on-line tee time reservation system. Please check in at the pro shop 30 minutes before your scheduled tee time.**

**Your credit card number guarantees your reservation. The amount due is an estimate only. The actual amount due and method of payment (cash/check/credit card/punch card/season pass) will be determined when you check in.**

**Penalties may apply for failure to cancel a reservation 48 hours prior to the scheduled starting time.**

\* does not include any taxes

[ABOUT  
GolfGopher](#)

[GopherTech  
Papers](#)

[Press  
Releases](#)

[GolfGopher  
HELP](#)

GolfGopher

© 2000 Software Performance Systems, Inc.  
[Privacy Statement and Terms and Conditions of Use](#)



# Tee Time Confirmation

Your reservation was successful! Please print this page as a receipt and a reminder of your tee time. A copy of the reservation information has also been sent to: **sonya@ucip.utah.gov**. Enjoy your round...

NOTE: Prices/fees shown in USD

GolfGopher Membership ID: **GG583413**

Course: **Sunbrook The Pointe/Blackrock**

Date: **4/27/2005**

Time: **12:30 PM**

Golfer #1: **Sonya White**

Golfer #2: **Sonya White**

Golfer #3: **Sonya White**

Golfer #4: **Sonya White**

Number Golfing 18 Holes: **4**

\*Price Due at Check-In: **248.00**

Reservation ID: **1582576**

The surcharge fee will be charged to your credit card for the following amount: **0.00**

Message from Sunbrook The Pointe/Blackrock: **Thank you for choosing St. George City's Sunbrook Golf Club and the Golf Gopher on-line tee time reservation system. Please check in at the pro shop 30 minutes before your scheduled tee time.**

**Your credit card number guarantees your reservation. The amount due is an estimate only. The actual amount due and method of payment (cash/check/credit card/punch card/season pass) will be determined when you check in.**

**Penalties may apply for failure to cancel a reservation 48 hours prior to the scheduled starting time.**

\* does not include any taxes

ABOUT  
GolfGopher

GopherTech  
Papers

Press  
Releases

GolfGopher  
??? HELP

GolfGopher  
© 2000 Software Performance Systems, Inc.  
[Privacy Statement and Terms and Conditions of Use](#)



# Tee Time Confirmation

Your reservation was successful! Please [print](#) this page as a receipt and a reminder of your tee time. A copy of the reservation information has also been sent to: **sonya@ucip.utah.gov**. Enjoy your round...

NOTE: Prices/fees shown in USD

GolfGopher Membership  
ID: **GG583413**

Course: **Sunbrook The Pointe/Blackrock**

Date: **4/27/2005**

Time: **12:40 PM**

Golfer #1: **Sonya White**

Golfer #2: **Sonya White**

Golfer #3: **Sonya White**

Golfer #4: **Sonya White**

Number Golfing 18  
Holes: **4**

\*Price Due at Check-In: **248.00**

Reservation ID: **1582595**

The surcharge fee will be  
charged to your  
credit card for the  
following amount: **0.00**

Message from Sunbrook The Pointe/Blackrock: **Thank you for choosing St. George City's Sunbrook Golf Club and the Golf Gopher on-line tee time reservation system. Please check in at the pro shop 30 minutes before your scheduled tee time.**

**Your credit card number guarantees your reservation. The amount due is an estimate only. The actual amount due and method of payment (cash/check/credit card/punch card/season pass) will be determined when you check in.**

**Penalties may apply for failure to cancel a reservation 48 hours prior to the scheduled starting time.**

\* does not include any taxes

[ABOUT  
GolfGopher](#)

[GopherTech  
Papers](#)

[Press  
Releases](#)

[GolfGopher  
HELP](#)

GolfGopher  
© 2000 Software Performance Systems, Inc.  
[Privacy Statement](#) and [Terms and Conditions of Use](#)







Utah Counties Insurance Pool  
*Serving Counties Since 1992*

---

---

FACSIMILE TRANSMITTAL SHEET

---

---

TO:

Steve Baker, Davis Personnel Director  
Ken Bischoff, Weber Commissioner  
Kay Blackwell, Piute Commissioner  
Jim Eardley, Washington Commissioner  
Jerry Grover, Utah Commissioner  
Ira Hatch, Emery Commissioner  
Lynn Lemon, Cache Executive  
Dan McConkie, Davis Commissioner  
Ed Phillips, Millard Sheriff  
Gene Roundy, Iron Commissioner  
Kent Sundberg, Utah Deputy Attorney  
Steve Wall, Sevier Clerk-Auditor

FROM:

Sonya White

DATE:

3/28/2005

TOTAL NO. OF PAGES INCLUDING COVER:

1

RE:

Next Board of Trustees Meeting

---

---

☐ URGENT

☐ FOR REVIEW

☐ PLEASE COMMENT

☒ PLEASE REPLY

---

---

NOTES/COMMENTS:

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

**April 19, 3:00 p.m., Board of Trustees Meeting**

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

**April 27**

9:00-11:00      Tour Flood Area, *Travel by County Van/Bus*  
11:00-12:30      Lunch, *TBD*  
12:30-5:30      Golf, *TBD*  
6:30-8:00      Board of Trustees Dinner Meeting, *Comfort Suites*

**April 28**

7:30-9:00      Bylaws Committee Breakfast Meeting (Kay, Steve B., Jim, Ira, Steve W.)

**PLEASE REPLY:**

1. Will you attend the April 19 meeting in person or by telephonic conference?
2. Will you attend the April 27 activities and dinner meeting?
3. Rooms have been blocked at Comfort Suites for the nights of April 26 & 27. If you need a hotel accommodation what night(s) should I reserve for you and would you like a single or double room?
4. We want everyone to golf (some of us haven't picked up a club in years). What is your first, second & third choice for the course we play? Let me know if you have a preference who you golf with.
5. If your spouse is joining us, please let me know for what meals/activities.



## Sonya White

**From:** Lynn Lemon [lynnl@yoda.co.cache.state.ut.us]  
**Sent:** Thursday, March 31, 2005 2:28 PM  
**To:** Sonya White  
**Subject:** Fw: Next UCIP Board Meetings[Scanned]

Sonya, Answers 1. I plan to attend in person but will let you know if I need to attend by telephone. 2. Yes 3. I will need a single room for both nights. 4. I am not sure I will be available. 5. Susan will not be in attendance. If that changes I will let you know. Thanks Lynn Lemon

----- Original Message -----

**From:** Sonya White  
**To:** [ucadm.kent@state.ut.us](mailto:ucadm.kent@state.ut.us) ; [commission@co.emery.ut.us](mailto:commission@co.emery.ut.us) ; [dan@co.davis.ut.us](mailto:dan@co.davis.ut.us) ; [ephillips@millard.state.ut.us](mailto:ephillips@millard.state.ut.us) ; [jeardley@washco.state.ut.us](mailto:jeardley@washco.state.ut.us) ; [kayb@scinternet.net](mailto:kayb@scinternet.net) ; [kbischof@co.weber.ut.us](mailto:kbischof@co.weber.ut.us) ; [lynnl@yoda.state.ut.us](mailto:lynnl@yoda.state.ut.us) ; [roundyge@msn.com](mailto:roundyge@msn.com) ; [steve@co.davis.ut.us](mailto:steve@co.davis.ut.us) ; [steve@sevierutah.net](mailto:steve@sevierutah.net) ; [ucadm.jerryg@state.ut.us](mailto:ucadm.jerryg@state.ut.us)  
**Cc:** Lester Nixon ; Mark Brady  
**Sent:** Monday, March 28, 2005 4:33 PM  
**Subject:** Next UCIP Board Meetings[Scanned]

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

### April 19, 3:00 p.m., Board of Trustees Meeting

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

### April 27

9:00-11:00 Tour Flood Area, *Travel by County Van/Bus*  
11:00-12:30 Lunch, *TBD*  
12:30-5:30 Golf, *TBD*  
6:30-8:00 Board of Trustees

### April 28

7:30-9:00 Bylaws Committee

### PLEASE REPLY:

1. Will you attend the April 19

2. Will you attend the April 27

3. Rooms have been blocked  
should I reserve for you and

4. We want everyone to golf (s  
course we play? Let me know

5. If your spouse is joining us, please let me know for w...

Thank you,

### Sonya White

Utah Counties Insurance Pool  
5397 South Vine Street  
Salt Lake City, UT 84107  
801.293.3098  
801.293-3480 (fax)

3/31/2005

*Gene 27  
no golf -  
meeting yes*

*Lunch  
golf &  
Dan  
moonie*

need a hotel accommodation what night(s)

is your first, second & third choice for the



## Sonya White

---

**From:** Steve Baker [steve@co.davis.ut.us]  
**Sent:** Tuesday, March 29, 2005 8:09 AM  
**To:** Sonya White  
**Subject:** RE: Next UCIP Board Meetings

Sonya,

I'll be attending the Insurance Coordinator's meeting in Ogden so I'll be at the Board meeting.

Regarding April's meetings: I'll be in attendance and will need a double room. I'll play golf and would like to play Coral Canyon, Green Springs, and Sun Brook.

*April 26, 27*

I'd also like to bring my family to Moab. Are there double rooms available? What nights are you making reservations?

*G. Steven Baker*  
[steve@co.davis.ut.us](mailto:steve@co.davis.ut.us)

*IMPORTANT WARNING: The information that follows is intended for the use of the person and/or entity to whom it is addressed. This information may be confidential and privileged; the disclosure of which is governed by applicable federal and state laws. If you are not the intended recipient you are hereby notified that any disclosure, dissemination, distribution or copying of this information is STRICTLY PROHIBITED.*

**IF YOU HAVE RECEIVED THIS MESSAGE BY ERROR, PLEASE NOTIFY ME IMMEDIATELY AND DESTROY THE RELATED MATERIALS.**

---

**From:** Sonya White [mailto:sonya@ucip.utah.gov]  
**Sent:** Monday, March 28, 2005 4:34 PM  
**To:** ucadm.kent@state.ut.us; commission@co.emery.ut.us; Dan McConkie; ephillips@millard.state.ut.us; jeardley@washco.state.ut.us; kayb@scinternet.net; kbischof@co.weber.ut.us; lynnl@yoda.state.ut.us; roundyge@msn.com; Steve Baker; steve@sevierutah.net; ucadm.jerryg@state.ut.us  
**Cc:** Lester Nixon; Mark Brady  
**Subject:** Next UCIP Board Meetings

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

**April 19, 3:00 p.m., Board of Trustees Meeting**

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

**April 27**

9:00-11:00	Tour Flood Area, <i>Travel by County Van/Bus</i>
11:00-12:30	Lunch, <i>TBD</i>
12:30-5:30	Golf, <i>TBD</i>
6:30-8:00	Board of Trustees Dinner Meeting, <i>Comfort Suites</i>

**April 28**

7:30-9:00 Bylaws Committee Breakfast Meeting (Kay, Steve B., Jim, Ira, Steve W.)

**PLEASE REPLY:**

3/29/2005





## Sonya White

---

**From:** Ken Bischoff [kbischof@co.weber.ut.us]  
**Sent:** Tuesday, March 29, 2005 9:28 AM  
**To:** Sonya White  
**Subject:** Re: Next UCIP Board Meetings

1 telephonic2yes 3 26 27 double 4 green springs , coral canyon, sky mt. 5 yes all activities----- Original Message -----

**From:** Sonya White  
**To:** [ucadm.kent@state.ut.us](mailto:ucadm.kent@state.ut.us) ; [commission@co.emery.ut.us](mailto:commission@co.emery.ut.us) ; [dan@co.davis.ut.us](mailto:dan@co.davis.ut.us) ; [ephillips@millard.state.ut.us](mailto:ephillips@millard.state.ut.us) ; [jeardley@washco.state.ut.us](mailto:jeardley@washco.state.ut.us) ; [kayb@scinternet.net](mailto:kayb@scinternet.net) ; [kbischof@co.weber.ut.us](mailto:kbischof@co.weber.ut.us) ; [lynnl@yoda.state.ut.us](mailto:lynnl@yoda.state.ut.us) ; [roundyge@msn.com](mailto:roundyge@msn.com) ; [steve@co.davis.ut.us](mailto:steve@co.davis.ut.us) ; [steve@sevierutah.net](mailto:steve@sevierutah.net) ; [ucadm.jerryg@state.ut.us](mailto:ucadm.jerryg@state.ut.us)  
**Cc:** Lester Nixon ; Mark Brady  
**Sent:** Monday, March 28, 2005 4:33 PM  
**Subject:** Next UCIP Board Meetings

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

### **April 19, 3:00 p.m., Board of Trustees Meeting**

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

### **April 27**

9:00-11:00      Tour Flood Area, *Travel by County Van/Bus*  
11:00-12:30      Lunch, *TBD*  
12:30-5:30      Golf, *TBD*  
6:30-8:00      Board of Trustees Dinner Meeting, *Comfort Suites*

### **April 28**

7:30-9:00      Bylaws Committee Breakfast Meeting (Kay, Steve B., Jim, Ira, Steve W.)

### **PLEASE REPLY:**

1. Will you attend the April 19 meeting in person or by telephonic conference?
2. Will you attend the April 27 activities and dinner meeting?
3. Rooms have been blocked at Comfort Suites for the nights of April 26 & 27. If you need a hotel accommodation what night (s) should I reserve for you and would you like a single or double room?
4. We want everyone to golf (some of us haven't picked up a club in years). What is your first, second & third choice for the course we play? Let me know if you have a preference who you golf with.
5. If your spouse is joining us, please let me know for what meals/activities.

Thank you,

**Sonya White**

Utah Counties Insurance Pool  
5397 South Vine Street  
Salt Lake City, UT 84107  
801.293.3098  
801.293-3480 (fax)





## Sonya White

**From:** Ed Phillips [ephillips@millard.state.ut.us]  
**Sent:** Tuesday, April 05, 2005 7:46 AM  
**To:** Sonya White  
**Subject:** Re: Next UCIP Board Meetings

Sonya, Sorry for being so late in responding to your e-mail, I was out of state last week doing an extradition. I have a Sheriffs' Association to attend on April 19 but will be at the meeting only in St. George on the 27th. I would like you to reserve me a room with a King bed, my wife may be with me, don't know for sure yet. Also please advise me where the meeting will be held.  
Thanks Ed

----- Original Message -----

**From:** Sonya White  
**To:** [ucadm.kent@state.ut.us](mailto:ucadm.kent@state.ut.us) ; [commission@co.emery.ut.us](mailto:commission@co.emery.ut.us) ; [dan@co.davis.ut.us](mailto:dan@co.davis.ut.us) ; [ephillips@millard.state.ut.us](mailto:ephillips@millard.state.ut.us) ; [jeardley@washco.state.ut.us](mailto:jeardley@washco.state.ut.us) ; [kayb@scinternet.net](mailto:kayb@scinternet.net) ; [kbischof@co.weber.ut.us](mailto:kbischof@co.weber.ut.us) ; [lynnl@yoda.state.ut.us](mailto:lynnl@yoda.state.ut.us) ; [roundyge@msn.com](mailto:roundyge@msn.com) ; [steve@co.davis.ut.us](mailto:steve@co.davis.ut.us) ; [steve@sevierutah.net](mailto:steve@sevierutah.net) ; [ucadm.jerryg@state.ut.us](mailto:ucadm.jerryg@state.ut.us)  
**Cc:** [Lester Nixon](#) ; [Mark Brady](#)  
**Sent:** Monday, March 28, 2005 5:33 PM  
**Subject:** Next UCIP Board Meetings

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

### **April 19, 3:00 p.m., Board of Trustees Meeting**

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

### **April 27**

9:00-11:00      Tour Flood Area, *Travel by County Van/Bus*  
11:00-12:30      Lunch, *TBD*  
12:30-5:30      Golf, *TBD*  
6:30-8:00      Board of Trustees Dinner Meeting, *Comfort Suites*

### **April 28**

7:30-9:00      Bylaws Committee Breakfast Meeting (Kay, Steve B., Jim, Ira, Steve W.)

### **PLEASE REPLY:**

1. Will you attend the April 19 meeting in person or by telephonic conference?
2. Will you attend the April 27 activities and dinner meeting?
3. Rooms have been blocked at Comfort Suites for the nights of April 26 & 27. If you need a hotel accommodation what night (s) should I reserve for you and would you like a single or double room?
4. We want everyone to golf (some of us haven't picked up a club in years). What is your first, second & third choice for the course we play? Let me know if you have a preference who you golf with.
5. If your spouse is joining us, please let me know for what meals/activities.

Thank you,

### **Sonya White**

Utah Counties Insurance Pool  
5397 South Vine Street  
Salt Lake City, UT 84107  
801.293.3098  
801.293-3480 (fax)

4/5/2005



Sonya

1. Will you attend the April 19 meeting in person or by teleconference?

will attend by phone

2. Will you attend the April 27 activities and dinner?

will attend

3. Rooms have been blocked at Comfort Suites for April 26 & 27. If you need a hotel accommodation...

**Public Employees Health Program**560 East 200 South, Salt Lake City, Utah 84102  
Phone (801) 366-7550 Fax (801) 366-7596

Audit Committee

Kent @ Board

April 26, 27 double  
Liz no8:59  
Approver  
19th TC  
night  
27no tour  
no lunchmeeting dinner yes  
bylaws yesDan  
no tour  
no golf

Sonya White

Utah Counties Insurance Pool

5397 South Vine Street

Salt Lake City, UT 84107

801.293.3098

801.293-3480 (fax)

**Public Employees Health Program**560 East 200 South, Salt Lake City, Utah 84102  
Phone (801) 366-7550 Fax (801) 366-7596Ira  
A yes personno tour  
no golfyes  
dinnerApril 27  
8-12  
Joint  
thru-no room  
Eking  
dinner.  
not if only one



## Sonya White

---

**From:** Steven C. Wall [steve@sevierutah.net]  
**Sent:** Tuesday, March 29, 2005 11:44 AM  
**To:** 'Sonya White'  
**Subject:** RE: Next UCIP Board Meetings

Hi Sonya,

- #1 – in person
- #2 – yes
- #3 – 26<sup>th</sup> and 27<sup>th</sup>, single, non smoking
- #4 – ANY COURSE; Kent, Baker, Sonya (or whoever you want to put me with)
- #5 – no spouse (they will all be working)

Have a nice day!!!!!!!!!!!!!!!!!!!!!!

Steve

-----Original Message-----

**From:** Sonya White [mailto:sonya@ucip.utah.gov]  
**Sent:** Monday, March 28, 2005 4:34 PM  
**To:** ucadm.kent@state.ut.us; commission@co.emery.ut.us; dan@co.davis.ut.us; ephillips@millard.state.ut.us; jeardley@washco.state.ut.us; kayb@scinternet.net; kbischof@co.weber.ut.us; lynn1@yoda.state.ut.us; roundyge@msn.com; steve@co.davis.ut.us; steve@sevierutah.net; ucadm.jerryg@state.ut.us  
**Cc:** Lester Nixon; Mark Brady  
**Subject:** Next UCIP Board Meetings

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

### **April 19, 3:00 p.m., Board of Trustees Meeting**

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

### **April 27**

9:00-11:00      Tour Flood Area, *Travel by County Van/Bus*  
11:00-12:30      Lunch, *TBD*  
12:30-5:30      Golf, *TBD*  
6:30-8:00      Board of Trustees Dinner Meeting, *Comfort Suites*

### **April 28**

7:30-9:00      Bylaws Committee Breakfast Meeting (Kay, Steve B., Jim, Ira, Steve W.)

### **PLEASE REPLY:**

1. Will you attend the April 19 meeting in person or by telephonic conference?
2. Will you attend the April 27 activities and dinner meeting?
3. Rooms have been blocked at Comfort Suites for the nights of April 26 & 27. If you need a hotel accommodation what night(s) should I reserve for you and would you like a single or double room?
4. We want everyone to golf (some of us haven't picked up a club in years). What is your first, second & third choice for the course we play? Let me know if you have a preference who you golf with.
5. If your spouse is joining us, please let me know for what meals/activities.

Thank you,

**Sonya White**

4/6/2005





## Sonya White

---

**From:** Sonya White [sonya@ucip.utah.gov]  
**Sent:** Monday, March 28, 2005 4:34 PM  
**To:** 'ucadm.kent@state.ut.us'; 'commission@co.emery.ut.us'; 'dan@co.davis.ut.us'; 'ephillips@millard.state.ut.us'; 'jeardley@washco.state.ut.us'; 'kayb@scinternet.net'; 'kbischof@co.weber.ut.us'; 'lynnl@yoda.state.ut.us'; 'roundyge@msn.com'; 'steve@co.davis.ut.us'; 'steve@sevierutah.net'; 'ucadm.jerryg@state.ut.us'  
**Cc:** 'Lester Nixon (lnixon@ucip.utah.gov)'; 'Mark Brady (mbrady@ucip.utah.gov)'  
**Subject:** Next UCIP Board Meetings

For planning purposes, please review the following schedule and replay back to me as soon as possible your responses to the questions below.

### **April 19, 3:00 p.m., Board of Trustees Meeting**

Actuarial Report, *Lisa Dennison*

Audit Report, *Geri Douglas & Martha Hayes*

(Because Lisa had already made flight arrangements for an April 19 Board meeting we have scheduled two items for this meeting. Trustees can participate by phone if unable to attend in person)

### **April 27**

9:00-11:00 Tour Flood Area, *Travel by County Van/Bus*  
11:00-12:30 Lunch, *TBD*  
12:30-5:30 Golf, *TBD*  
6:30-8:00 Board of Trustees Dinner Meeting, *Comfort Suites*

### **April 28**

7:30-9:00 Bylaws Committee Breakfast Meeting (Kay, Steve B., Jim, Ira, Steve W.)

### **PLEASE REPLY:**

1. Will you attend the April 19 meeting in person or by telephonic conference?
2. Will you attend the April 27 activities and dinner meeting?
3. Rooms have been blocked at Comfort Suites for the nights of April 26 & 27. If you need a hotel accommodation what night(s) should I reserve for you and would you like a single or double room?
4. We want everyone to golf (some of us haven't picked up a club in years). What is your first, second & third choice for the course we play? Let me know if you have a preference who you golf with.
5. If your spouse is joining us, please let me know for what meals/activities.

Thank you,

### **Sonya White**

Utah Counties Insurance Pool  
5397 South Vine Street  
Salt Lake City, UT 84107  
801.293.3098  
801.293-3480 (fax)



## Sonya White

**From:** Sonya White [sonya@ucip.utah.gov]  
**Sent:** Monday, March 07, 2005 2:58 PM  
**To:** 'jeardley@washco.state.ut.us'  
**Subject:** April Board of Trustees Meeting

Hi Commissioner:

This week I would like to make all the arrangements for our April 27 Board of Trustees meeting in St. George. When you return from DC on Thursday, please call me to discuss:

- Tour of Santa Clara River flood site
- Golf outing
- Dinner meeting
- Breakfast meeting

- Bylaws Committee 4/28

Thank you,

### Sonya White

Utah Counties Insurance Pool  
5397 South Vine Street  
Salt Lake City, UT 84107  
801.293.3098  
801.293-3480 (fax)

~~Hilton Garden~~

~~Abbey~~

April 26, 27

~~435-652-1234~~

make reservations  
for Ed, Ken

16 sleeping 26<sup>th</sup> 27<sup>th</sup> X

(18) Dinner meeting 27<sup>th</sup>

(8) Breakfast meeting 28<sup>th</sup>  
8:00-10:00a

3/15 faxing contract & menu

30 days cancel policy

(Nancy - Comfort Suites  
800-245-8602)

~~Holiday Inn~~

~~435-628-4235~~

~~Ramada~~

~~435-628-2828~~



# AFFIDAVIT OF DAN McCONKIE

STATE OF UTAH )  
 )  
 ) :ss  
COUNTY OF SALT LAKE )

Dan McConkie, being duly sworn upon oath, deposes and says:

1. That the affiant has personal knowledge of the matters hereinafter referred to in this Affidavit.
2. That the Affiant, on or about the 27 day of April, 2005, presided over a meeting of the Utah Counties Insurance Pool Board of Trustees, an open and public meeting within the provisions of Chapter 4, Title 52, Utah Code Annotated, 1953, as amended.
3. That a quorum of the Utah Counties Insurance Pool Board of Trustees was present and at least two-thirds of the members present, voted to close the meeting pursuant to the provisions of Section 52-4-4, Utah Code Annotated, 1953, as amended, for the purpose of discussing the character, professional competence, or physical or mental health of an individual.
4. That the affiant was present throughout the meeting and, pursuant to the provisions of Section 52-4-7.5, the affiant does hereby affirm that the sole purpose for closing the meeting was to discuss the character, professional competence, or physical or mental health of an individual or individuals.

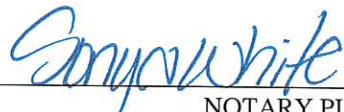
FURTHER, Affiant saith not.

DATED this 27 day of April, 2005.

  
DAN McCONKIE, President  
Utah Counties Insurance Pool

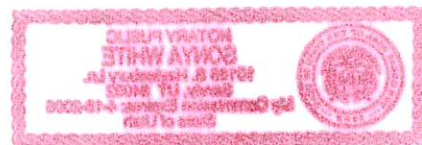
On the 27 day of April 2005, personally appeared before me Dan McConkie, who, after being by me duly sworn, deposed and said that the information contained in the above and foregoing Affidavit is true and correct.



  
NOTARY PUBLIC  
Residing at: Sandy, UT  
My Commission Expires: 4-18-06

*[Faint handwritten text, possibly a signature or date]*

*[Faint handwritten text]*



## Sonya White

---

**From:** Sonya White [sonya@ucip.utah.gov]  
**Sent:** Monday, April 18, 2005 9:48 AM  
**To:** 'editor@sltrib.com'  
**Subject:** Notice of Meetings

### Sonya White

Utah Counties Insurance Pool  
5397 South Vine Street  
Salt Lake City, UT 84107  
801.293.3098  
801.293-3480 (fax)



